NEW ACCOUNT MOBILE

OPENING ACCOUNT PROCESS – FRONT END

User experience – demo video

LOGIN

- e-mail and telephone number verification

ACQUISITION

- Acquisition of ID/fiscal code
- Digging data with (OCR)

FILLING OUT DATA

- Registry validation by the user
- KYC (Gianos) questionnaire
- Privacy policy

VERIFICATION

IDENTITY

- Selfie

CONTRACT SIGNATURE

- Information summary
- Contract reading
- Digital signature

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OPENING ACCOUNT PROCESS – BACK OFFICE

Approval workflow

CHECKING DOCUMENTS

- ID card
- Fiscal code

CHECKING REALIABILITY

- Credit Bureau score

USER VERIFICATION

- Selfie verification

APPROVAL

- The branch's director (or someone else in his/her behalf) takes the final decision

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Matricola   Filiale   **SPORTELLO OPERATIVO**

Lista pratiche ∨   Altri ∨

Dettaglio pratica

Dati pratica

Tipo
Numero pratica
Stato
Data di inserimento
Ultimo aggiornamento
Data invio contratti
Data invio fascicolo
Canale

Codice promozione
IBAN
Sportello
Blocco Invio carte

Controlli sostanziali

Protesti ☐
Status Negativi ☐
Evidenze negative ☐
Revoche carte o assegni ☐

Check list operations

Contratti (firma cartacea)   >
Gianos ☐
Direttore di Agenzia ☐
Codice fiscale ☐   >
Bonifico ☐
Documenti di identità ☐   >
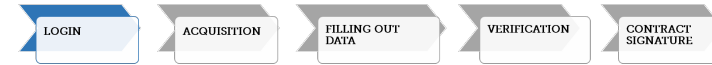Riconoscimento ☐   >

Pratica | Anagrafica | Documenti

Anagrafica intestatario

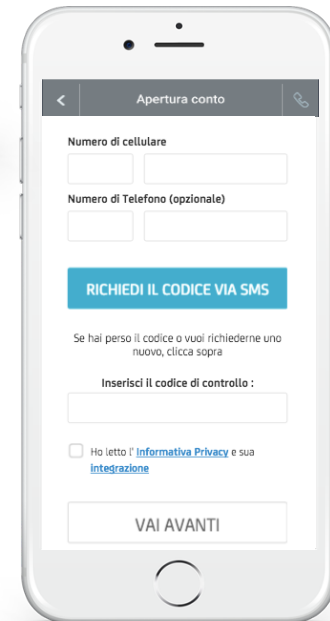| Cognome	Nome	Codice fiscale	Tipo	Già cliente	Cliente con BVI	Cliente Agenzia TU	Cliente con conto corrente

INDIETRO   Aggiorna

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LOGIN

Verification of E-MAIL and TELEPHONE NUMBER (double opt-in)

- The user will receive an email to go on with the process into the APP.

- The user will receive a code via sms.
  The process will go on only if the telephone number provided is the one on which the user is operating.

DOCUMENTS ACQUISITION

User documents

Every photo is previewed and the user can decide to retake the photo.

PERSONAL DATA

User information

The OCR allows to fill out the personal data automatically.

- In case of Social Login:

  - Data fill out automatically

  - Coherence data verification

- The user has the task to approve the data acquired and to integrate the information missed.

PRIVACY POLICY

- The user fills out the KYC questionnaire (Gianos) where there are questions about the employment, the sector of employment, the nationality where the job is practiced. Successively, the user declares the political exposure and other information.

- The user has to accept the clauses regarding the privacy policy and the subscriptions to promotion possibly.
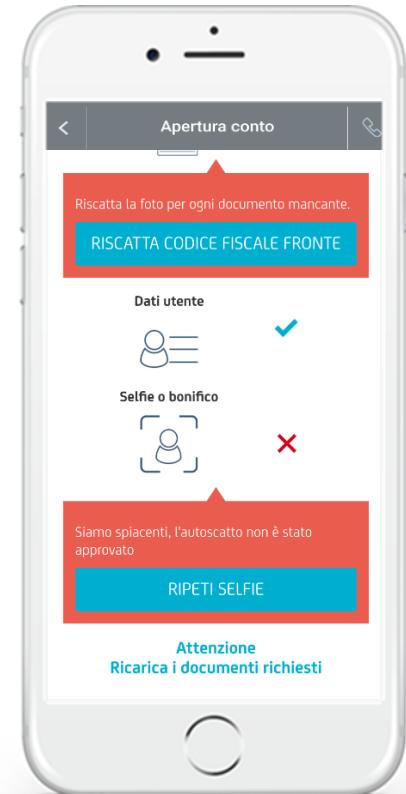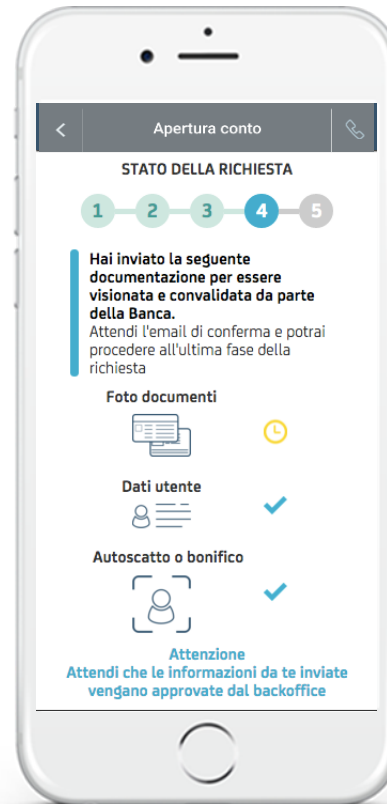
USER VERIFICATION

Two possible scenarios:

- Selfie with ID card in view

- A bank transfer from another user's account to an IBAN generated for this operation

SUMMARY

In order to proceed to the next stage a recap page informs the user about possible documents or pictures (video) which need to be acquired again due to the incorrect upload.

CONTRACT SIGNATURE

- The access to this stage is validated through the following operations:

  - Subscription code (via email)

  - OTP (via SMS)

- The clauses have to be accepted by the user through the tick of the mandatory checkbox.

- The digital signature is done through another PIN via sms.

- The contract can be downloaded in PDF on the device. In any case it is sent to the email address.

- The user receives the confirmation that the process is completed. The current account is activated.

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