



acshro

Digital Customer On-Boarding

avanza group

Avanza Group of Companies – a multi-decade technology powerhouse that contributes to a range of industries with its state-of-the-art products. The Avanza Group is comprised of organizations, spanning across multiple sectors, which create and deliver real value for their customers and stakeholders.

## Enabling digital transformation

A big part of any digital transformation strategy is processed reengineering for the digital age. A successful digital transformation will result in paper elimination, which help reducing errors, reducing frauds and reducing customer acquisition costs, along with improving customer experience. Acura is a digital transformation platform of choice, providing high standard efficiency, security and reliability by onboarding customer in four easy steps

# Digital around the world

## Global Population



**7.7**

Billion people in the world

## Global banked population



**3.8**

Billion adults have a bank account  
(49% of World population)

## Digital Channels



**1.75**

Billion customers use only digital channels today  
(46% of banked population)

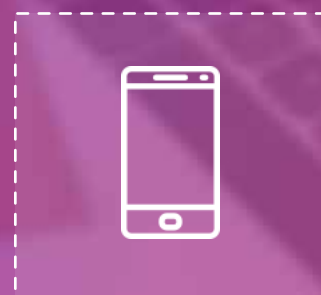
## Digital Banking



**77% | 54%**

Developing countries consumers willing to shift to digital bank  
Developed consumers willing to shift to digital bank

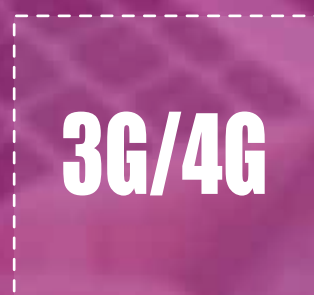
## Global smartphone users



**2.7**

Billion smartphones user  
(35.2% total population)

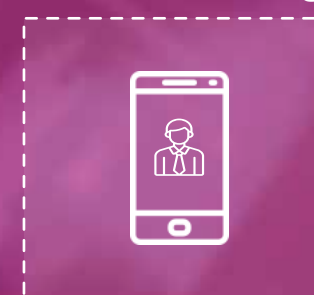
## 3G/4G Penetration



**1.57**

Billion subscribers  
(58% of Smartphone User)

## Mobile Banking



**703**

Million 18 to 24 years-olds use mobile banking globally

# Customer Acquiring Process





# Digitize Customer Acquiring with Acura

1

Define the data you need, including images, biometrics, signatures, etc

2

Apply all the logic and conditional validations you need to make your process smart

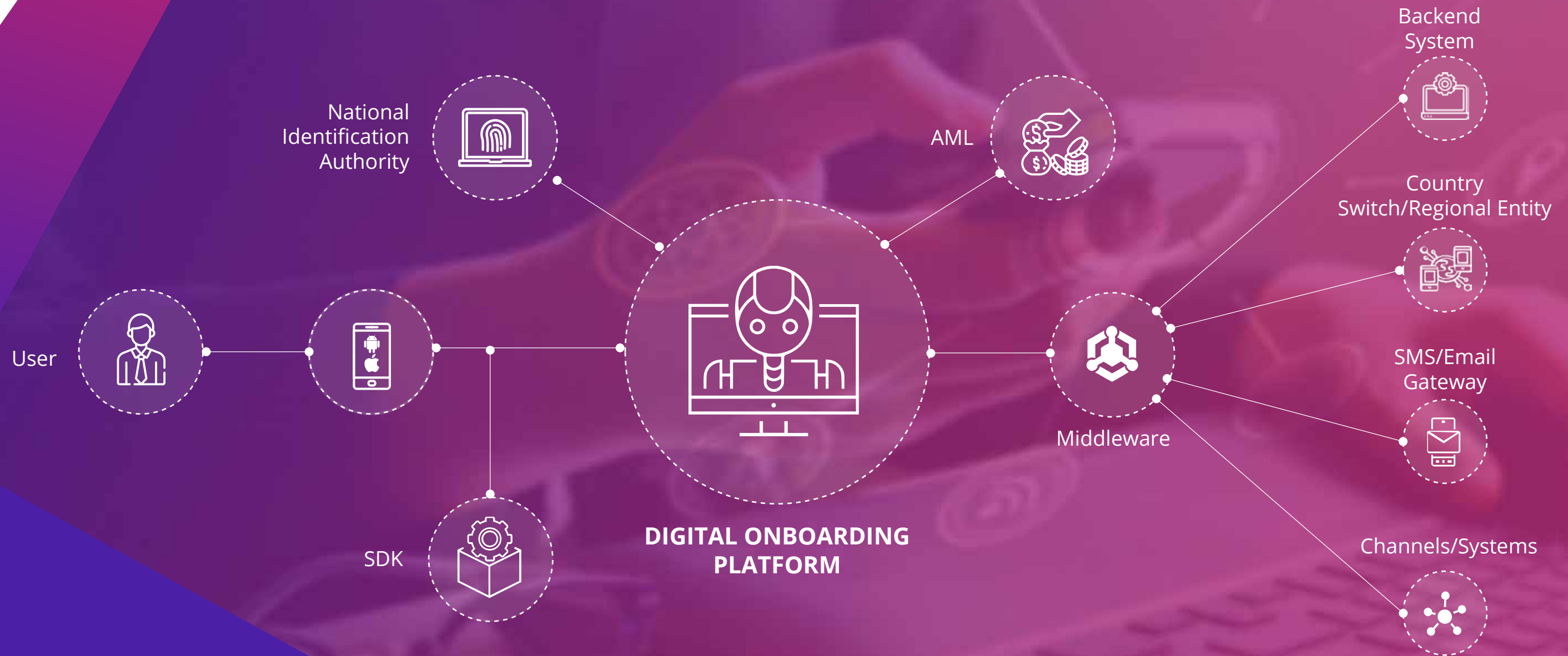
3

Create the workflow steps you need for bullet proof compliance

4

Deploy your process as a mobile app or web app

# Acura architecture



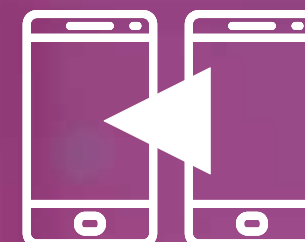
# Implementation models



Digital Banking



Mobile App



App in App



SDK

# Thank You

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