

# Automated Retail, WholeSale and Insurance Onboarding for Banks

Reduce manual document  
management and unlock  
next-gen possibilities



 KaribuTech AI

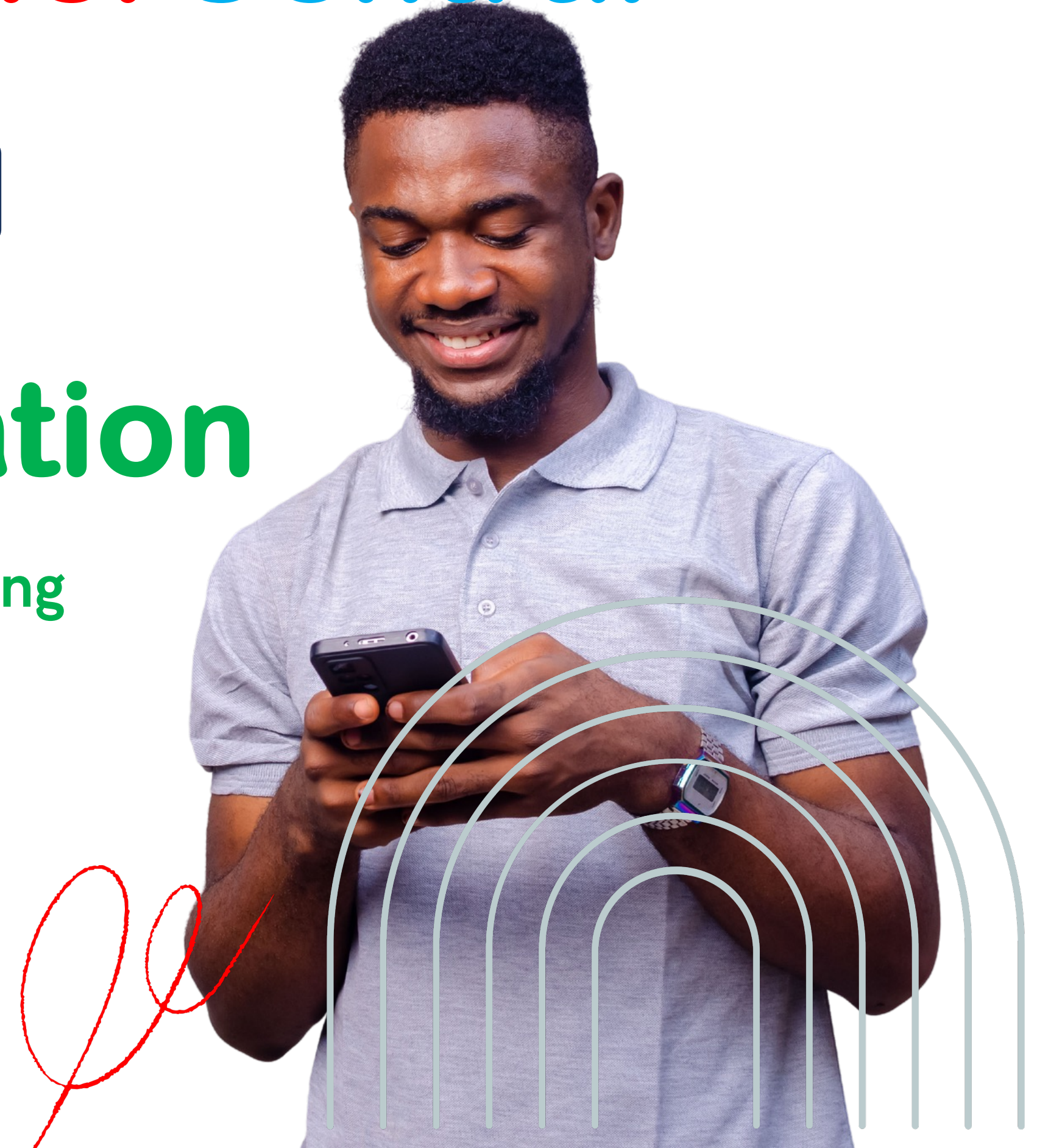
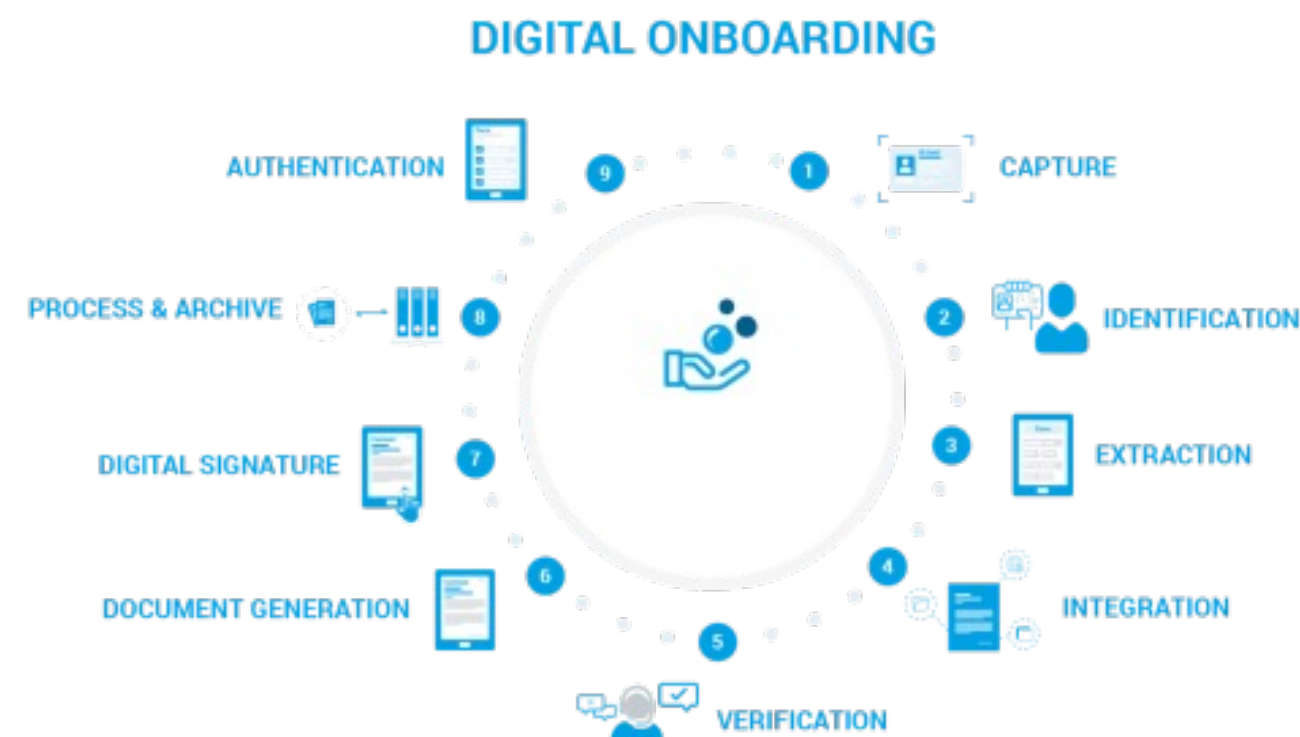
**Blufountain CustomerCentral**  
[www.kaributech.co.za](http://www.kaributech.co.za)

# Blufountain **CustomerCentral**

## **Road** to branch and

## ~~Back-office~~ automation

### Customer / Product Onboarding



# Traditional Onboarding Challenges:

- 1. Paper-based processes: Forms and documents are completed manually, leading to errors and delays.
- 2. Manual Verification: Requires staff to verify documents and data, increasing human error.
- 3. Slow and cumbersome process: Delays in approvals, verification, and account setup.
- 4. Compliance risks: Manual processes may result in compliance lapses.
- 5. Lack of integration: Information silos leading to inefficiency.

# Corporate Onboarding Challenges:



Onboarding  
Initiation

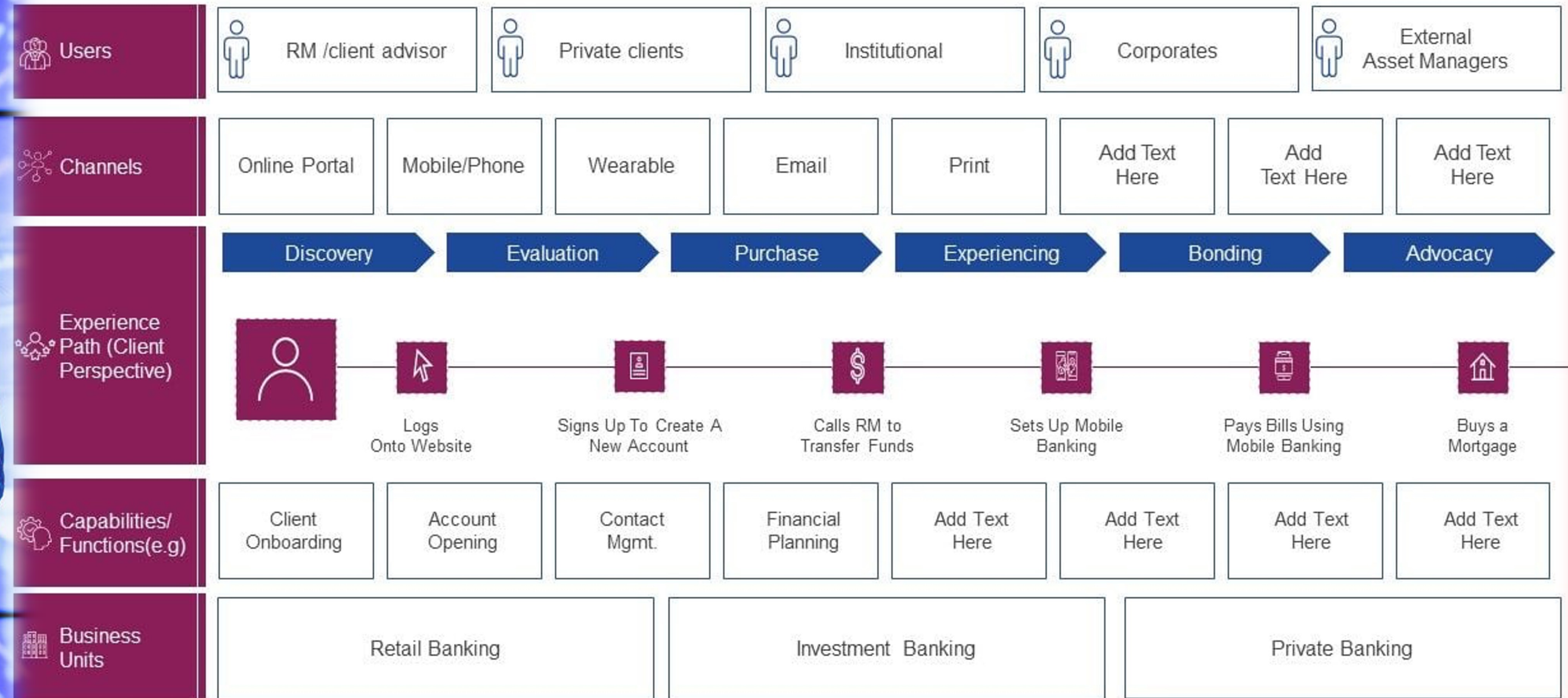
Application  
Processing

Account  
Setup

Pain Points	Corporates	MC/SMEs	Business
<b>Manual process initiation by RM</b>	●	◐	◑
<b>Multiple client outreach points to source data during onboarding, creating sub-optimal experience</b>	◐	◐	◐
<b>Providing duplicated/repeated data</b>	●	◐	◑
<b>Lack of consistent digital document upload and ID verification functionality</b>	◐	◐	◑
<b>Providing complex KYB Info to identify UBO such as shareholding patterns, corporate structures etc.</b>	●	◐	◑
<b>Inability to assess real-time onboarding eligibility decision, through non-standard eligibility criteria</b>	●	◐	◑
<b>No liveness check or OCR capability for authentication</b>	◐	◐	◐
<b>Hand-offs between various teams</b>	●	◐	◐
<b>Multiple manually triggered customer risk assessment checks</b>	●	◐	◐
<b>Lead time in accessing accounts and services</b>	●	◐	◑

# Corporate Onboarding Challenges:

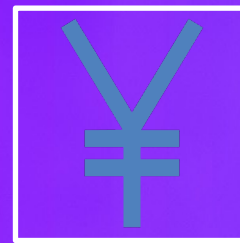
## Customer Journey Map for Banks



# Key Challenges in Banking & Insurance



- Slow processing of loan approvals, claims, and policy issuance



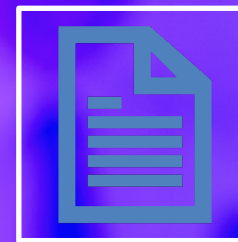
- Compliance risks related to AML, Basel III, IFRS 17, GDPR



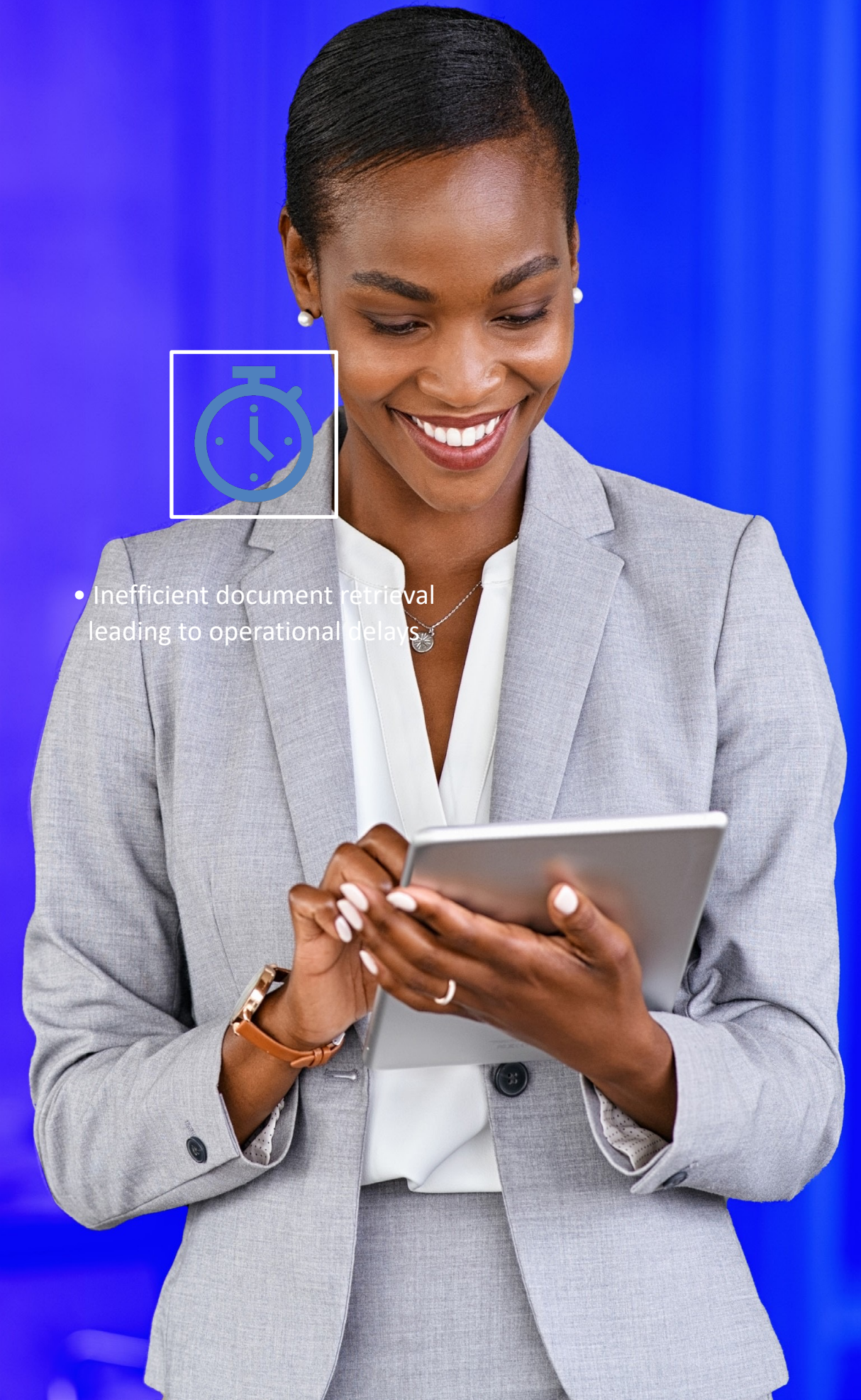
- Fraud & security risks in claims processing and financial transactions



- Inefficient document retrieval leading to operational delays

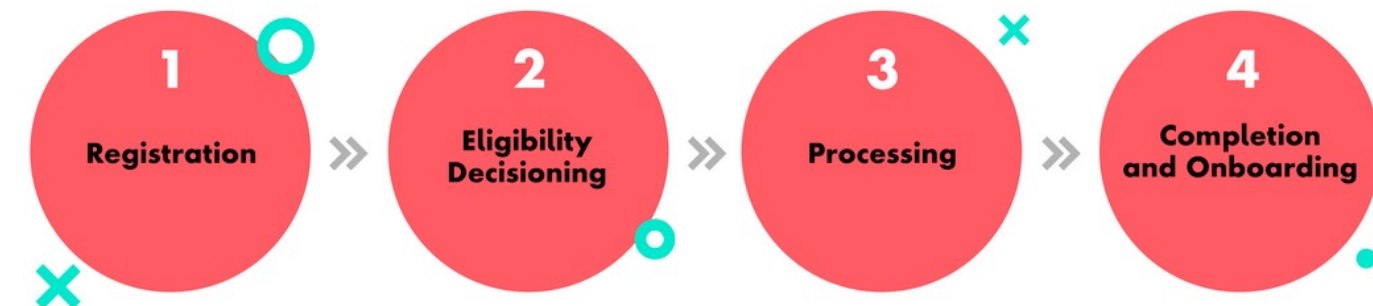


- High operational costs due to manual document handling



The banking landscape is rapidly evolving, and customer experience is becoming the battleground for success. To thrive in this environment, banks must embark on a journey towards customer centricity with Blufountain **CustomerCentral**

## Where do you **start**?



**Harness data and analytics for market insights**

**Embrace Data-Driven Segmentation**  
Leverage customer data to segment audiences based on demographics, financial needs, and behaviors. Analyze customer data to identify unmet needs and gaps in your current product portfolio.

**Optimize Marketing with Data-Driven Strategies**  
Utilize data to personalize marketing messages and target audiences effectively.



**Leverage AI for efficiency and personalisation**

Utilize AI to analyse customer data and recommend relevant financial products or services and personalize the entire customer journey. AI can interpret legacy systems, extracting valuable insights and historical data that can help enrich the customer experience, and develop, deliver and better price product offerings. The data can also help create new and efficient customer service models, and facilitate better customer orchestration within the bank, as well as with peripheral partners.



**Foster collaboration for growth**

**Embrace the Power of Partnership**  
Collaborate with fintech companies, telcos, or online platforms to access new customer segments and expand your reach.

**Develop Co-Branded Solutions**  
Partner with other companies to create co-branded products and services that cater to specific customer needs. This approach increases wallet share and provides greater value to customers.



**Prioritise a seamless omnichannel experience**

Integrate your channels including mobile app, online banking, and physical branches seamlessly. Leading banks endeavor to give customers frictionless, multi-channel experiences where customers can seamlessly interact across various platforms. Instead of focusing on short-term product sales, the goal is to win the 'client for life'.

# OBJECTIVES & SCOPE

- \* Streamline the onboarding process for savings account customers.
- \* Enhance the digital onboarding experience to reduce manual paperwork.
- \* Integrate the onboarding process with core banking systems.
- \* Ensure regulatory compliance and KYC adherence. Improve customer experience and reduce account opening time.
- \* Enable omnichannel onboarding (branch, mobile, web).



# OBJECTIVES & SCOPE

## Future State Highlights (2–48-hour goal)

- \* - 5-10 minutes to submit pre-filled application
- 2-10 hours for complex cases
- Dedicated platform, allowing multi-user and multi-entity scenarios

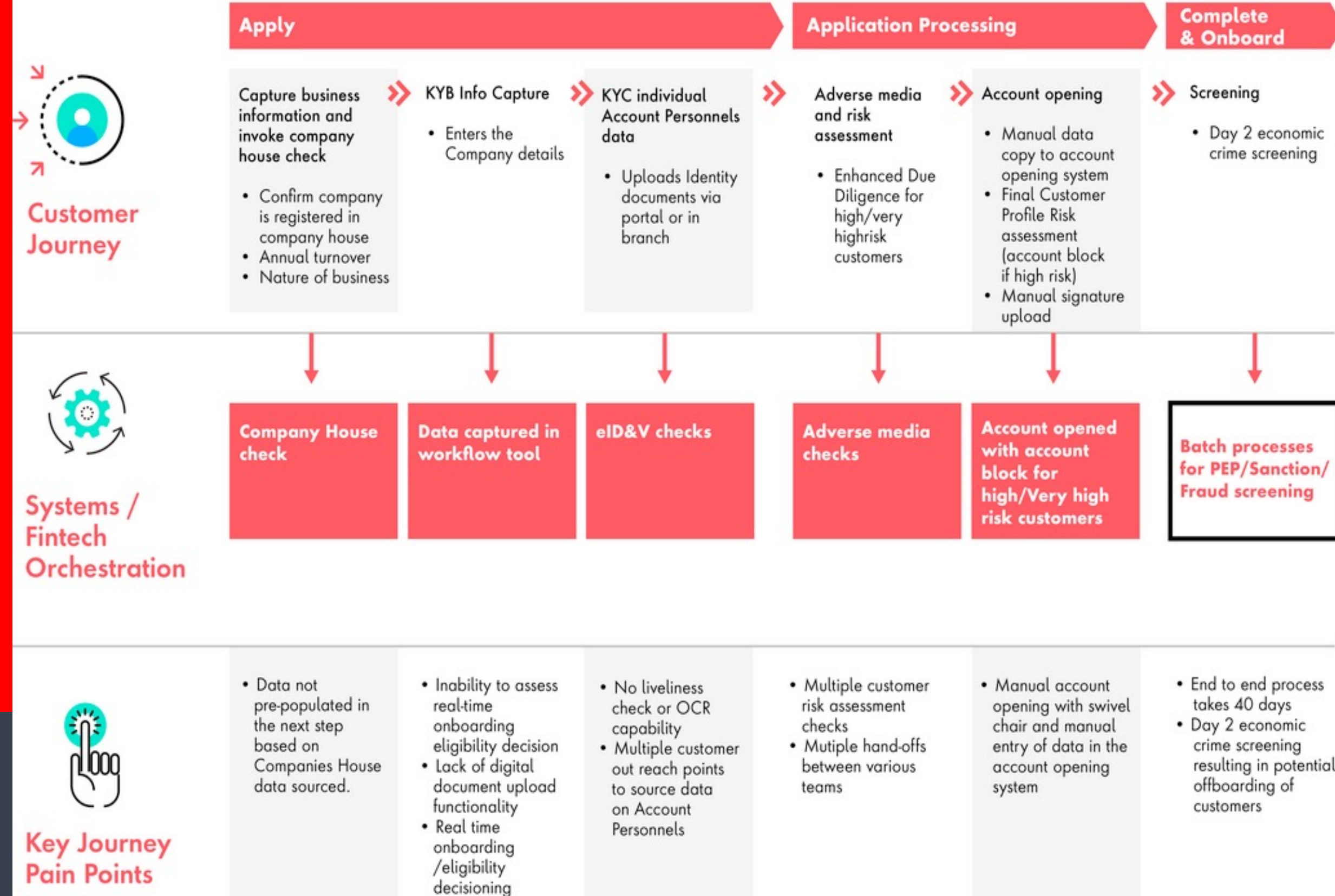
## Client Segment Considerations

- Self Service journey for Business Banking and lower-end SME
- \* - RM-initiated journey for higher-end SME and Corporates

## Technology Interventions

- \* - Login via Identity and Access management solutions
- Recognize customer from internal and third-party data sources
- \* - Collaboration tool (chatbots, video calls) setup for complex cases
- \* - Allow entry via multiple channels (mobile app/web)

25-40 days



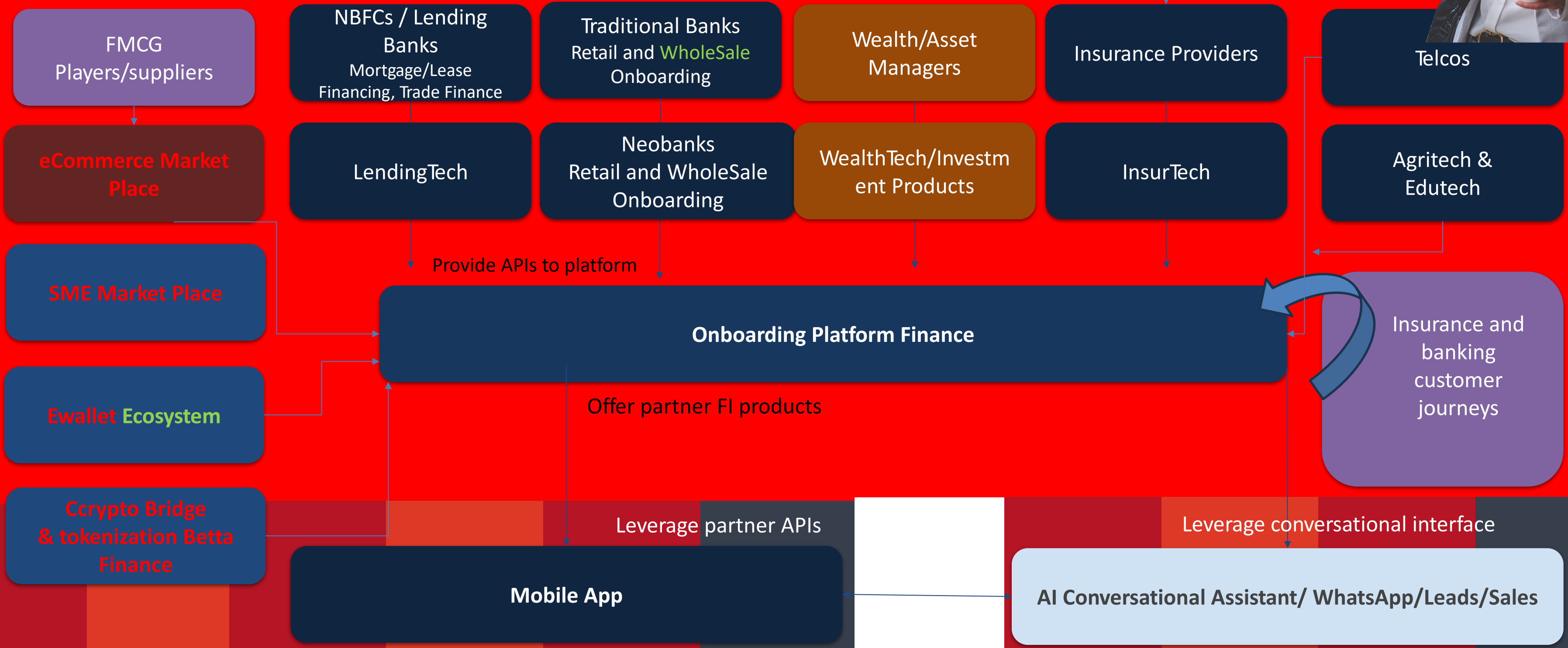
# The Onboarding Ecosystem

A unified platform which embeds APIs offered by financial institutions and fintechs to tap into the user base through various delivery channels for **onboarding**

- Life
- Property
- Medical
- Asset
- **Pension Funds**
- Tracking



Leverage partner APIs





# Blufountain CustomerCentral Retail and Wholesale Onboarding

## What Is Blufountain CustomerCentral Customer Onboarding in Banking?

Blufountain CustomerCentral Customer and product onboarding in banking is critical to welcoming and integrating new clients into a financial institution's ecosystem. It's the first step in building a long-lasting relationship that benefits the bank and the customer. But what exactly does this entail? *Customer onboarding is the vital link connecting customers to a bank's services. It encompasses the procedures, technologies, and interactions guiding customers from expressing interest in a bank's services to fully engaged users.*

Primarily, it involves collecting essential customer information to adhere to regulatory compliance. Yet, it transcends mere paperwork; it's about curating a personalised, seamless, and secure experience. Banks leverage digital tools to streamline the process, from electronic signature platforms to online identity verification.

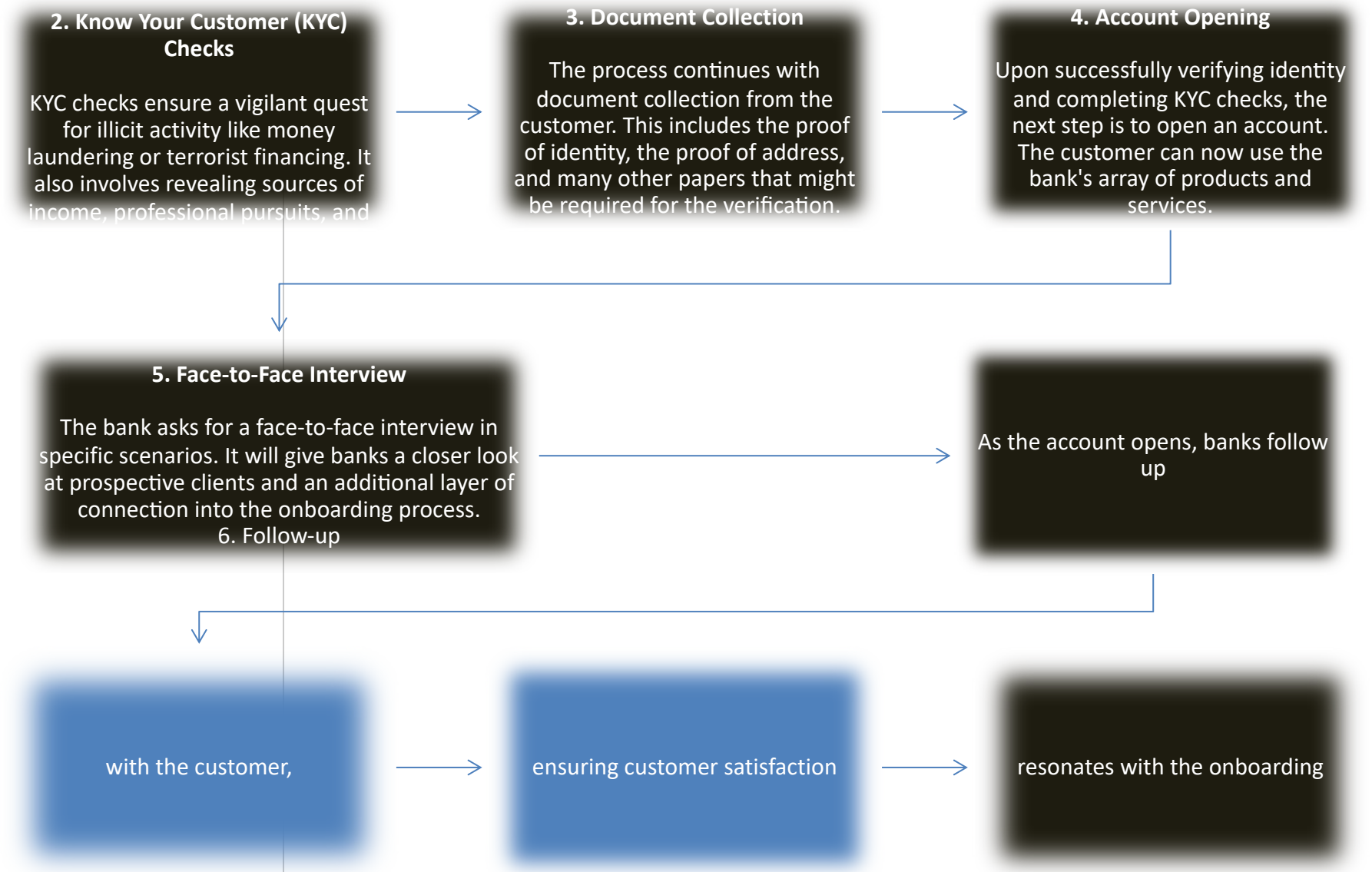
Moreover, customer onboarding stretches beyond the initial setup of an account. It also includes educating customers about the diverse array of banking products, offering advice on optimal choices, and providing continuous support. This ensures that customers understand the variety of options available and grasp how to derive maximum benefit from them.

## Steps of Blufountain CustomerCentral Customer Onboarding Process in Banking

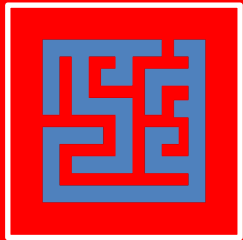
The customer onboarding process in banking involves several steps, which are listed below:

### 1. Identity Verification

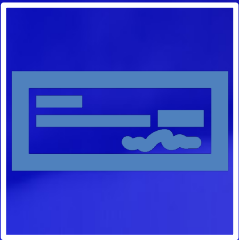
At the forefront, banks run the essential identity verification task, an imperative dictated by regulatory norms. An intricate web of personal details, employment specifics, tax records, and assorted verification documents converges to confirm the customer's identity.



# Key Features for Banks & Insurance Companies



- AI-Powered Document Classification & Search



- Automated Loan Approvals & Claims Processing



- Regulatory Compliance & Audit Readiness



- Secure Digital Storage & Role-Based Access Control



- e-Signature Integration (DocuSign, Adobe Sign)



- Seamless Integration with Core Banking & Insurance Platforms



# Blufountain Customer Central Corporate Onboarding



Self-Service Onboarding



Automated Account Opening/Fulfillment



Auto Population of Data



24/7 & Real Time



Automated IDV & Due Dilligence



Save and Resume



Acceptance for digital form of Documents and Signature



Omnichannel Approach



Manual Touchpoints-Only for Exceptions



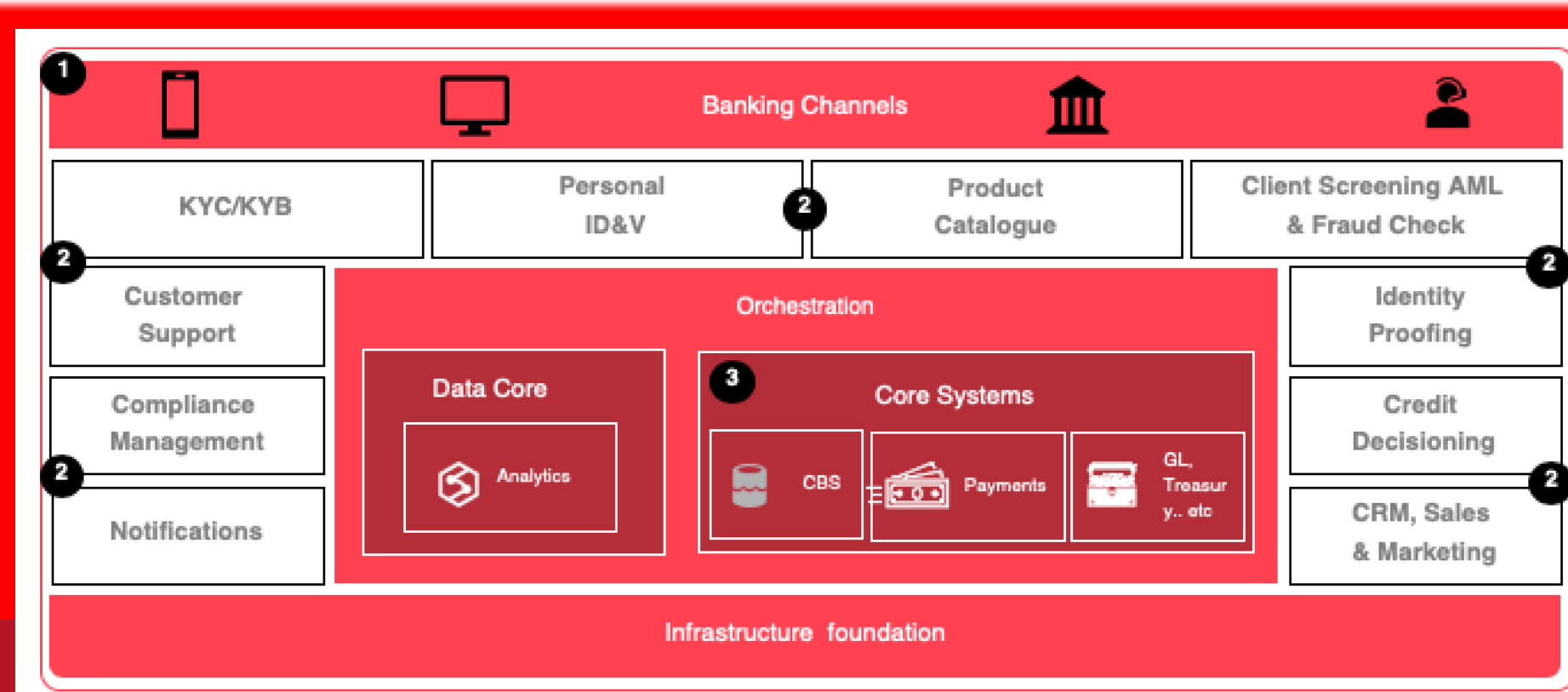
Automated Regular Reviews



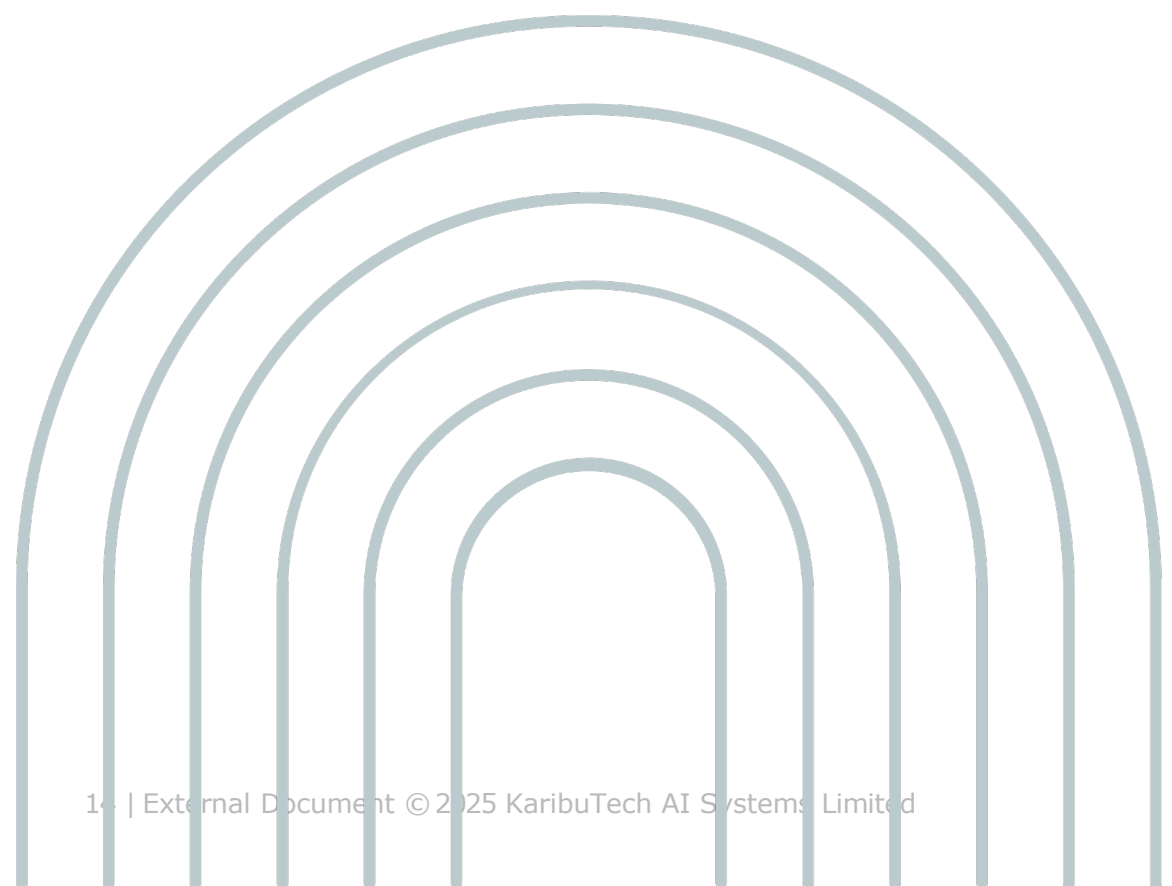
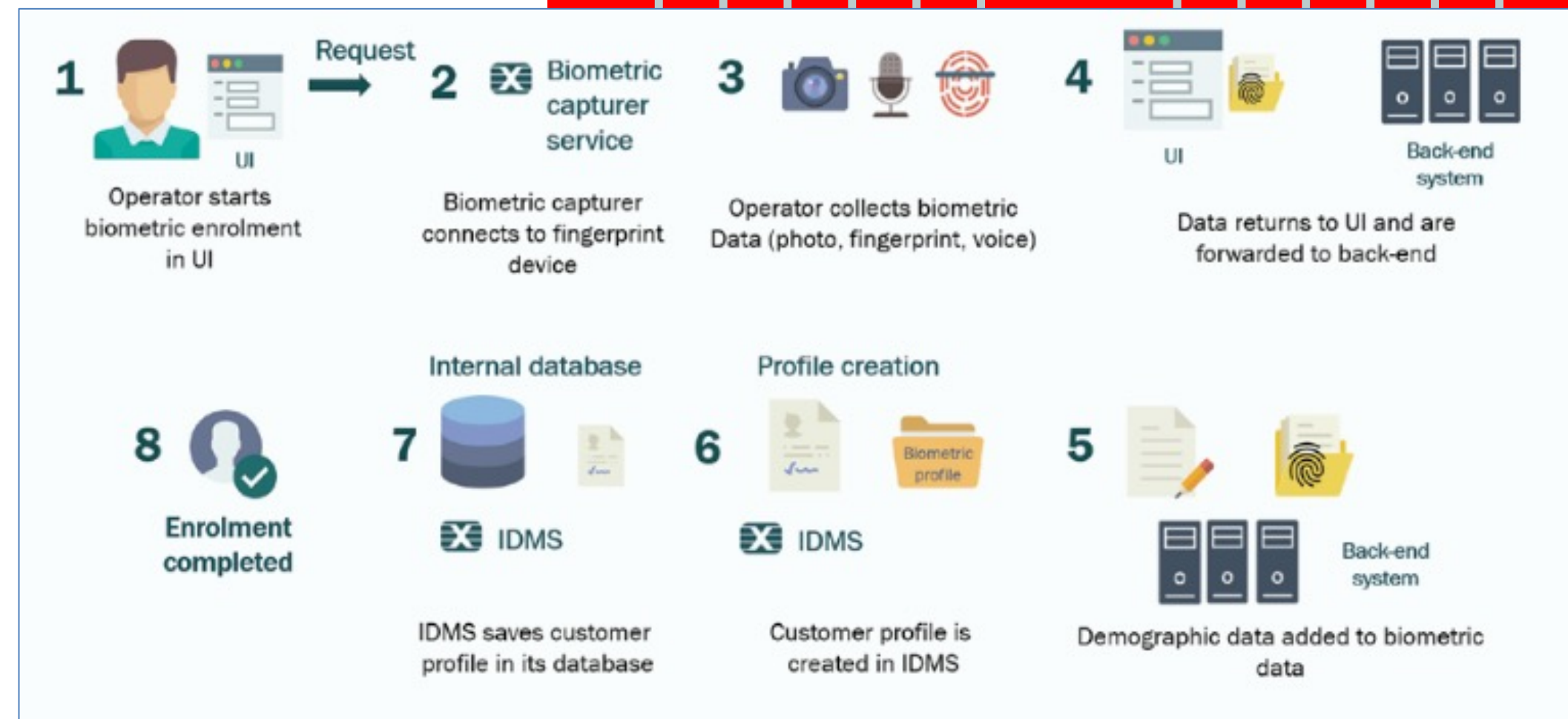
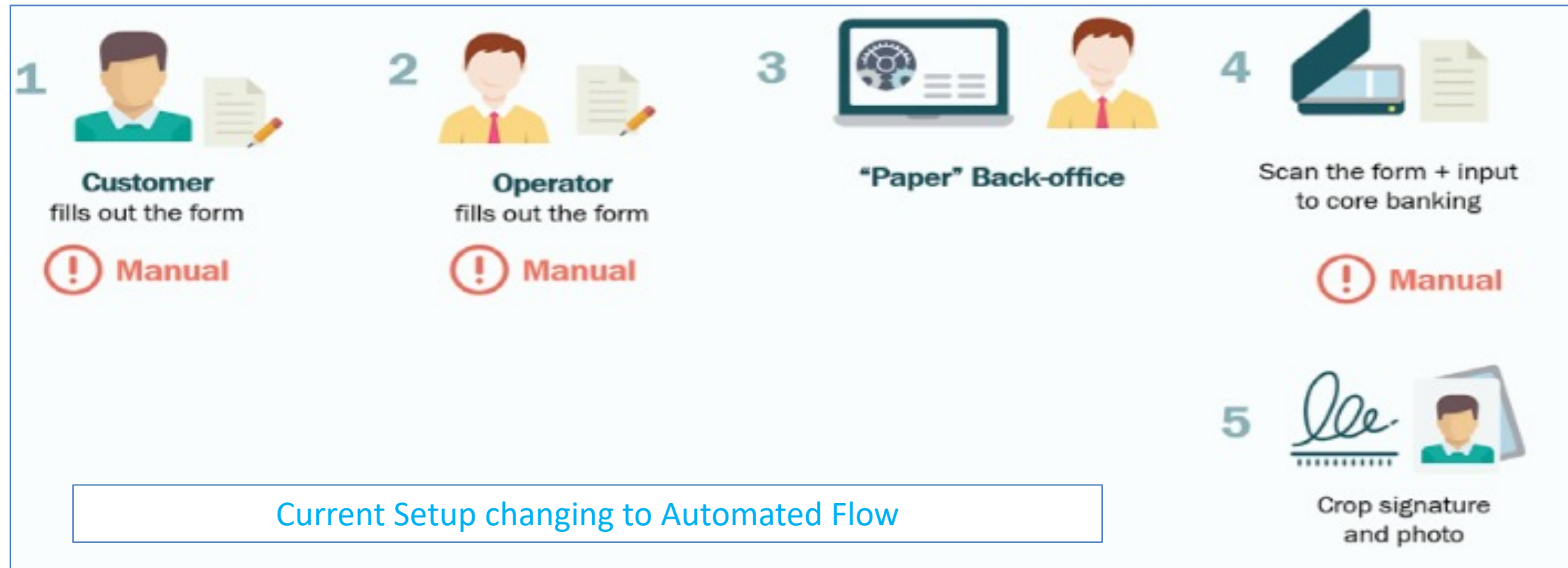
Existing/Returning Customers are Recognized



Single & Hollistic Customer View



# HAPPY AND UNHAPPY CUSTOMER FLOWS ON BLUFOUNTAIN CUSTOMERCENTRAL



# SUCCESS

## **METRICS** & KPIs

- Reduction in account opening time (Target: 50% faster processing).
- Increase in digital onboarding adoption rate (Target: 70% online applications).
- Reduction in manual processing errors (Target: <5% error rate).
- Compliance adherence and audit success rate.



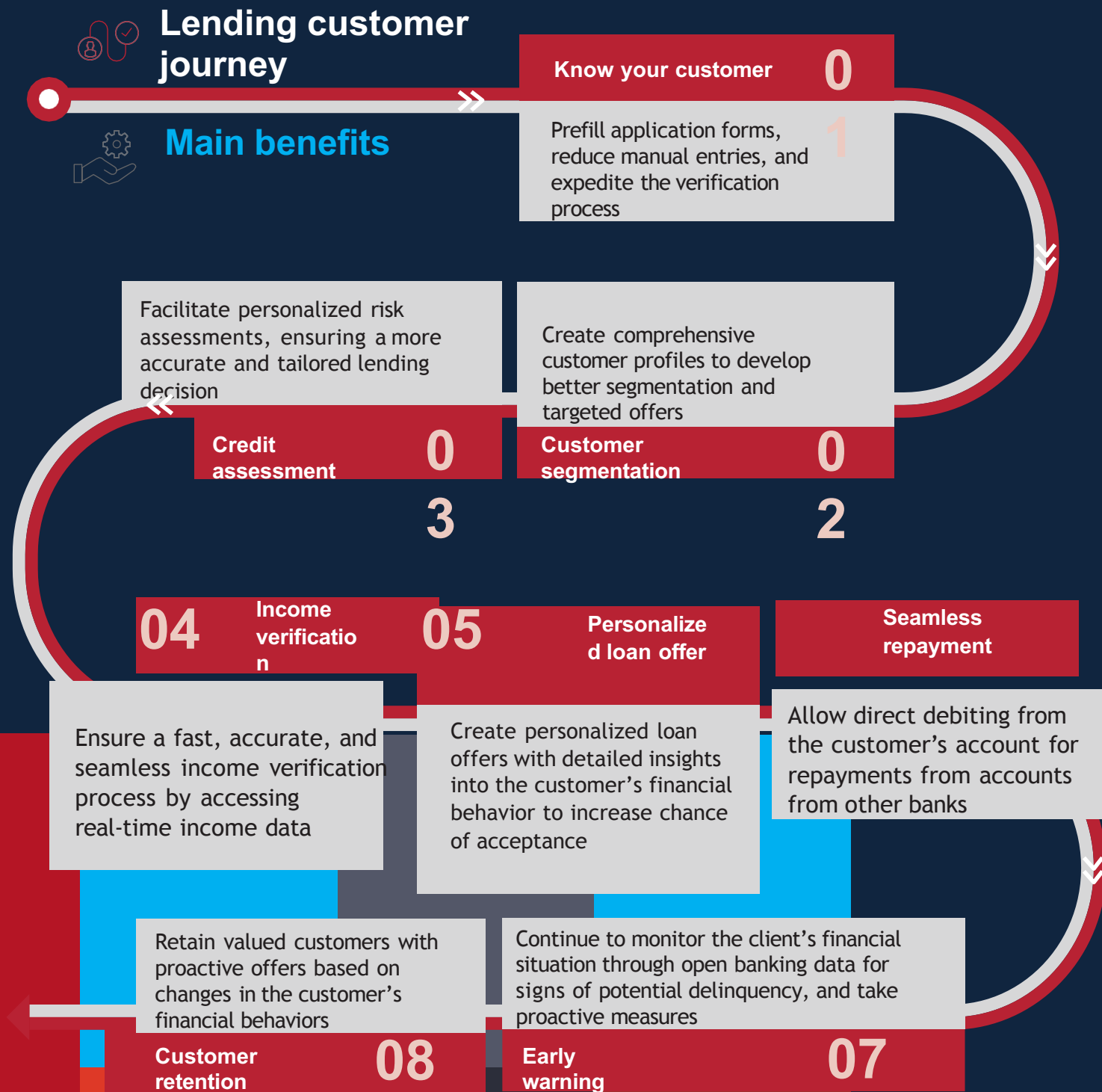
# Key Steps in the Digital Onboarding

- 1. Customer Data Collection: Customers input basic info via a form or app.
- 2. Document Verification: Automated document checks (e.g., facial recognition, OCR).
- 3. Risk Assessment & Compliance: AML, KYC, and credit risk assessments.
- 4. Account Setup: Customer creates their account and digitally signs agreements.
- 5. Approval Process: System automatically approves or flags for manual review.
- 6. Welcome & Orientation: Sends confirmation and account details to the customer.



# Customer Journeys

Open banking **improves** the lending life cycle



“ Create comprehensive customer profiles to develop better segmentation and targeted offers

Khanya

Source: Strategy&



# Next-Gen Retail Onboarding Use Cases for Blufountain

## CustomerCentral

### 1. AI-Driven Customer Document Processing & Compliance

1. Automated KYC, AML, and identity verification for new savings and loan customers.
2. AI-powered document classification for instant retrieval of customer records.
3. Compliance monitoring for banking regulations (e.g., IFRS 9, Basel III, PSD2, Open Banking).

### 2. Intelligent Workflow Automation & Digital Approvals

1. Automated onboarding workflows for savings account applications and loan approvals.
2. E-signature integration (DocuSign, Adobe Sign) for seamless account opening.
3. Real-time approval tracking and audit trails for risk and compliance teams.

### 3. Seamless API-Driven Banking & Embedded Services

1. Instant integration with core banking systems (e.g., Flexcube, Temenos, Finacle) for new account creation.
2. Automated setup of standing orders, direct debits, and embedded finance options.
3. AI-driven fraud detection and transaction reconciliation for secure onboarding.

### 4. Advanced Treasury & Cash Flow Management for New Customers

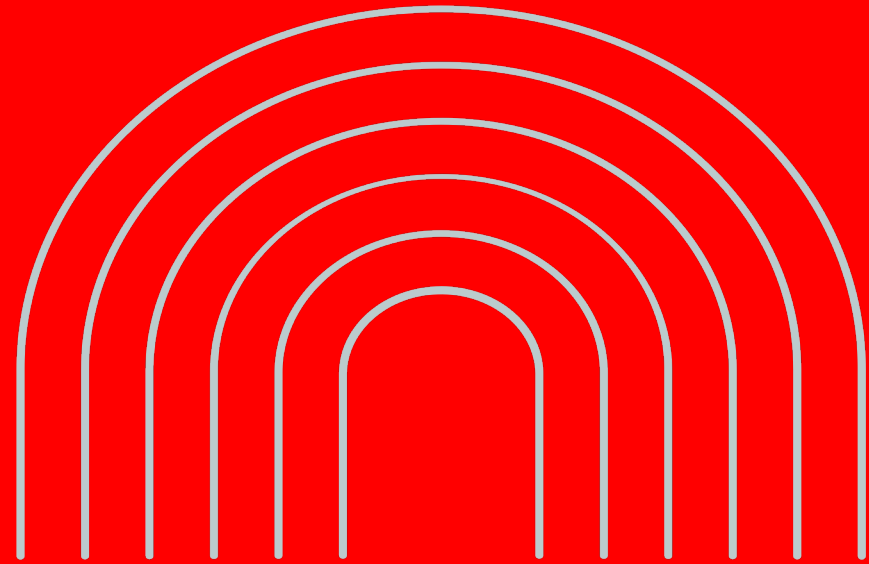
1. AI-powered financial profiling to assess customer savings and borrowing capacity.
2. Automated reconciliation of deposits, loan disbursements, and repayments.
3. Cloud-based storage for all account-related documents, including loan agreements and transaction records.

### 5. Digital Lending & Personalized Credit Offerings

1. AI-driven loan eligibility assessments based on real-time financial data.
2. Smart loan origination and disbursement processes with automated risk assessment.
3. Personalized savings and credit product recommendations based on customer behavior.



# Key Capabilities



i. Customer Registration: User provides personal details and creates an account

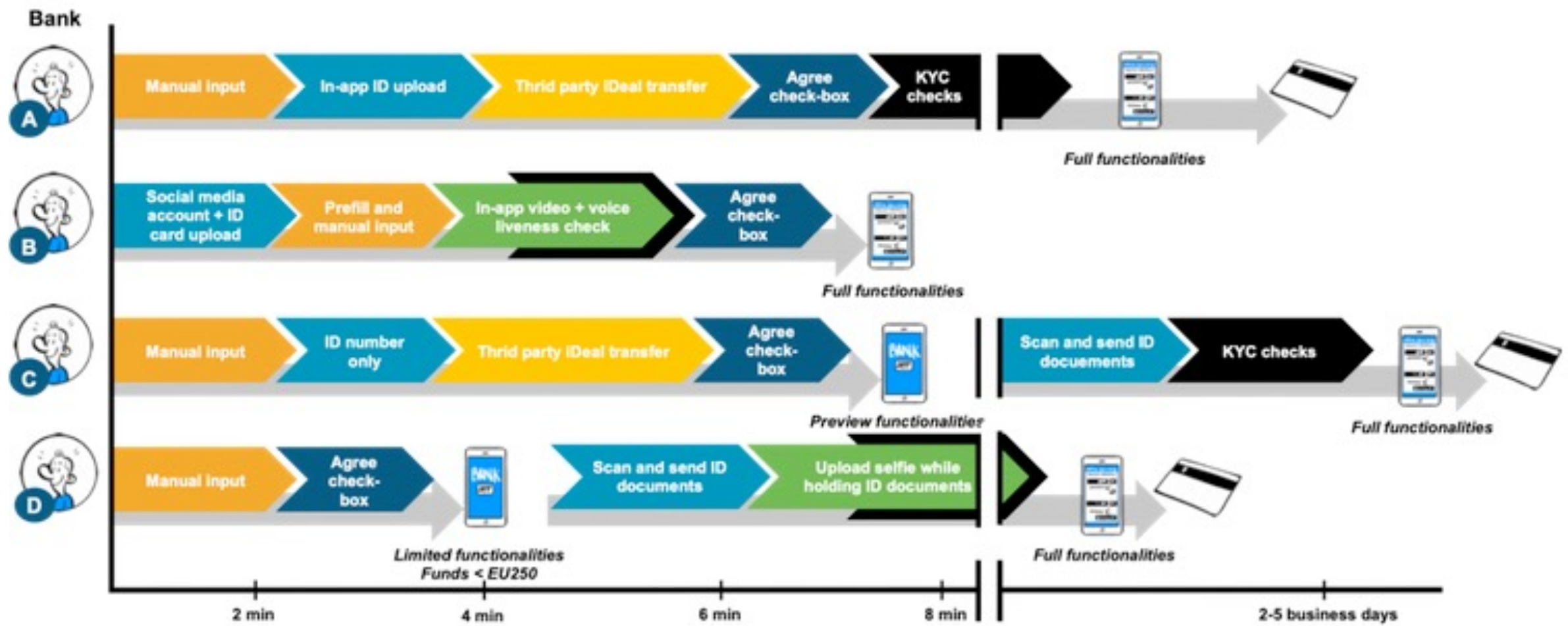
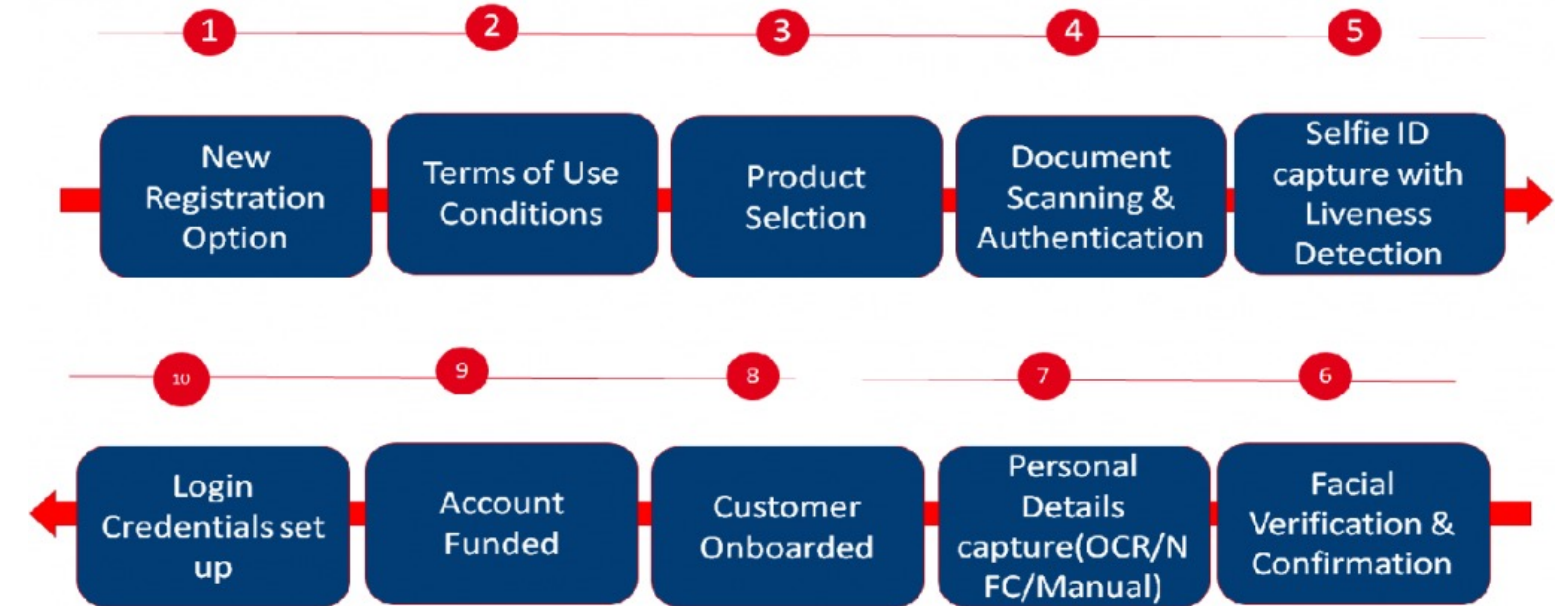
ii. Identity Verification: Verification via digital KYC processes.

iii. Account Setup: Customer chooses products/services.

iv. Approval & Confirmation: Final verification and account activation.

v. Credit Scoring

vi. Facial Recognition



## Onboarding building blocks



# TOWARDS DIGITAL KYC

Digital KYC Overview: Digital tools used to verify and authenticate a customer's identity electronically.

- 2. Key Elements of Digital KYC:

- Document Verification: Scanning and verifying government-issued IDs.
- Facial Recognition: Comparing customer's face with ID photos.
- Liveness Detection: Ensuring the person is present in real-time.

## LINK TO KEY KYC ENGINES

- FCB

- EXPERIAN



# Business Benefits

## Key Benefits:

- 🕒 **Faster Loan Approvals & Claims Settlements** – Reduce processing time from days to hours
- 🛡️ **Lower Compliance Risks** – AI-driven tracking for AML, Basel III, IFRS 17
- 🔒 **Enhanced Security** – AES-256 encryption & blockchain-backed audit trails
- 💰 **Cost Savings** – 80% reduction in manual document handling
- 😊 **Better Customer Experience** – Faster processing & seamless interactions



# Customer Benefits

- 1. Speed: Instant form submission, verification, and approval reduce onboarding time.
- 2. Accuracy: Reduced human error due to automation.
- 3. Efficiency: Fully automated workflows improve staff productivity.
- 4. Enhanced Customer Experience: Easy-to-use interfaces for customers.
- 5. Compliance: Real-time tracking and automated compliance checks
- 6. Scalability: Can handle large volumes of customers without added staff



**February 14, 2025**



# Digitization: Building the Foundation

## Key Focus Areas:

Digital Payments  
& Wallets

Automated  
Customer Service (AI  
Chatbots)

Fraud Detection

Predictive Credit  
Scoring

## Business Impact:

Reduced Manual  
Workload

Enhanced Security  
& Trust

Financial Inclusion  
Expansion



# Business Features

Portal Navigation & Buttons (UAT 13) – Ensure seamless navigation, correct button actions, and error handling.

Record Closure & Status Updates (UAT 14) – Closed records should reflect accurate status and real-time updates.

End-to-End Onboarding Timing (UAT 15) – Measure full client onboarding experience.

Onboarding Tracking (UAT 16) – Track pending documents and authorizations.

Automated Reminders (UAT 17) – Alerts ensure onboarding stays on track.

Performance Reports (UAT 18) – Analyze consultant performance (e.g., weekly openings).

Client Detail Input (UAT 19) – Ensure correct data entry fields.

KYC Document Upload (UAT 20) – System must accept and process required documents.

FCB Verification (UAT 21) – Approve only clients with positive API responses.

LexisNexis Verification (UAT 22) – Approve only clients with positive API responses.

Govt. Registry API Verification (UAT 23) – Approve only clients with positive API responses.

System Backup & Restoration (UAT 24) – Data should be recoverable after failures.

Notification Emails (UAT 25) – Ensure email notifications throughout onboarding.



# Mobile Onboarding transformation

- ❖ 1. Mobile Onboarding Overview: Facilitating onboarding through mobile applications to reach a wider audience.
- ❖ 2. Key Features of Mobile Onboarding:
  - ❖ - Mobile-friendly Application for Document Uploads and Verification
  - ❖ - Integration with Biometric Authentication (e.g., fingerprint, facial recognition)
  - ❖ - Real-time Application Tracking and Notifications

## ❖ 3. Benefits:

- ❖ - Accessibility: Available 24/7, allowing customers to onboard at their convenience.
- ❖ - Speed: Instant verification and approvals.
- ❖ - Broader Market Reach: Appeals to customers who prefer mobile over desktop.
- ❖ - Cost-Effectiveness: Reduction in branch traffic and related costs.

- ❖ Android Native
- ❖ ios Native
- ❖ Hybrid
- ❖ Chatbot
- ❖ Email
- ❖ WhatsApp



# Self-Service Onboarding



Enabling customers to complete their onboarding journey independently.

## Key Features of Self-Service Onboarding:

- ❖ - Easy-to-navigate Web or Mobile Interfaces
- ❖ - Personalized Steps Based on Customer Profile
- ❖ - Real-time Status Updates

## Benefits:

- ❑ - Convenience for Customers
- ❑ - Reduction in Processing Costs
- ❑ - Increased Customer Satisfaction
- ❑ - Scalability for High Volume Onboarding



# Biometrics and ID Verification

Key Focus Areas:

FCB Credit Checks

Lexis Nexus Compliance Checks

ID Verification using Biometrics

Google Maps Address Validation

Business Validation for Company Registry

Reduced Manual Workload

Credit Check

Government Check for liveness





## Exploring document security on digital during onboarding

In today's digital world, document security is a top priority for banks, insurance companies, and financial institutions. One-time document security ensures that sensitive documents such as loan agreements, policy contracts, KYC records, and financial statements remain secure, tamper-proof, and accessible only to authorized users.

Blufountain CustomerCentral provides advanced security protocols that guarantee one-time secure access, encryption, and audit trails to protect confidential documents from unauthorized access and cyber threats.

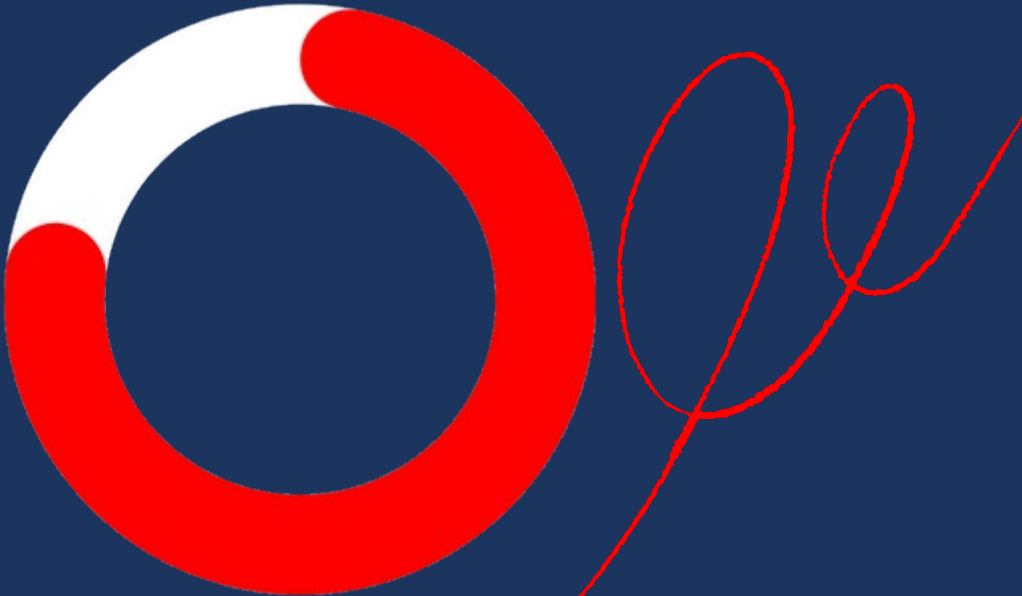
# Projected savings, time or costs



Customer Onboarding

**90% savings**

Last updated:  
February 25, 20XX



Product Onboarding

**80% savings in terms of  
time**

Last updated:  
February 25, 20XX

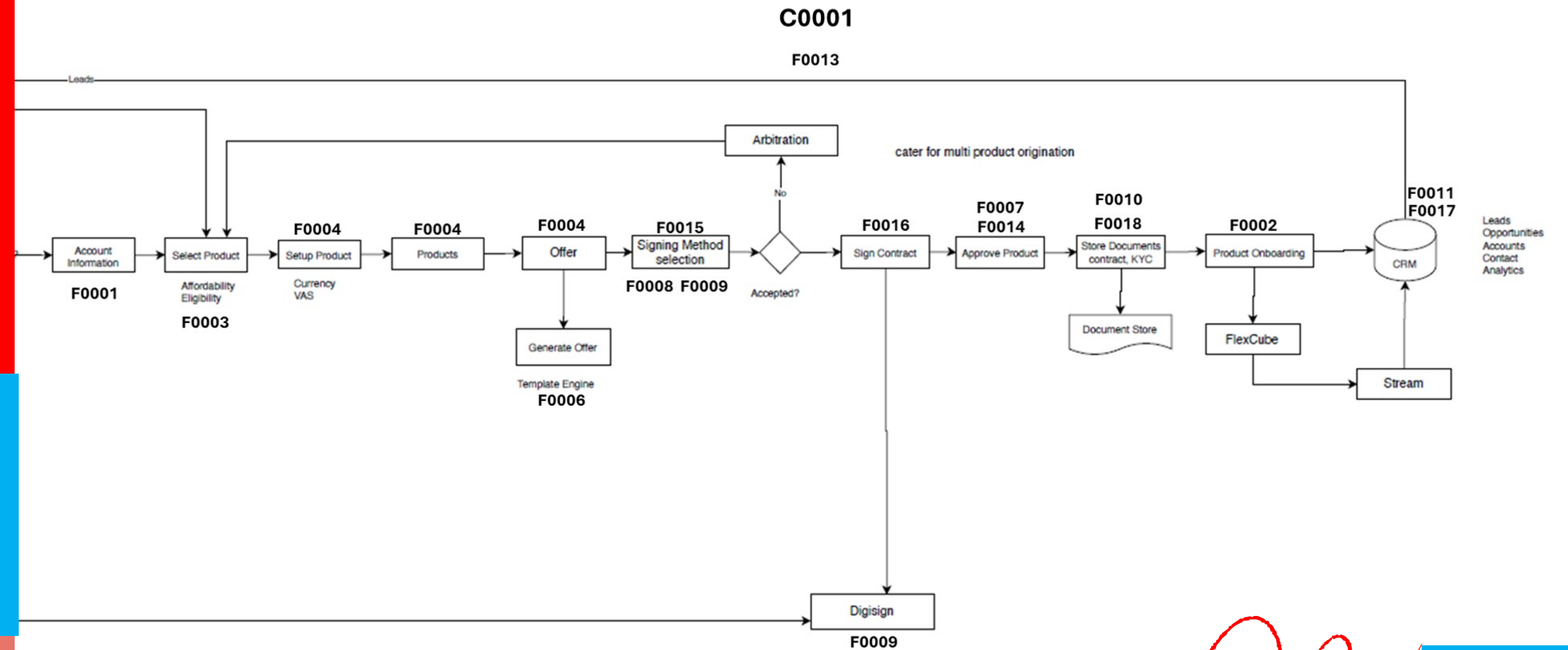


Overall Onboarding

**85% Savings**

Last updated:  
February 25, 20XX

# PROCESS FEATURE MAP



KaribuTech AI



# Corporate Onboarding transition to digital using

## CustomerCentral

Process	Traditional Onboarding	Digital Onboarding
Accessibility	Branch-oriented processes for access to services	Online access to a bank's services from anywhere
Documentation	Manual documentation with a higher margin of error	Digital paperless documentation with better accuracy
Verification	KYC: In-person verification	e-KYC: Biometric evaluation and OTPs
Data Collection	Requires data to be physically filled out	Data can be picked up to autofill forms with OCR technology
Data Management	The customer may have to share the same information, multiple times, till onboarding is complete	Customer information is centralized with digitally secure and compliant documentation
Service TAT	Delayed access to any service can take up to 30 days.	Customers have on-demand access to banking services



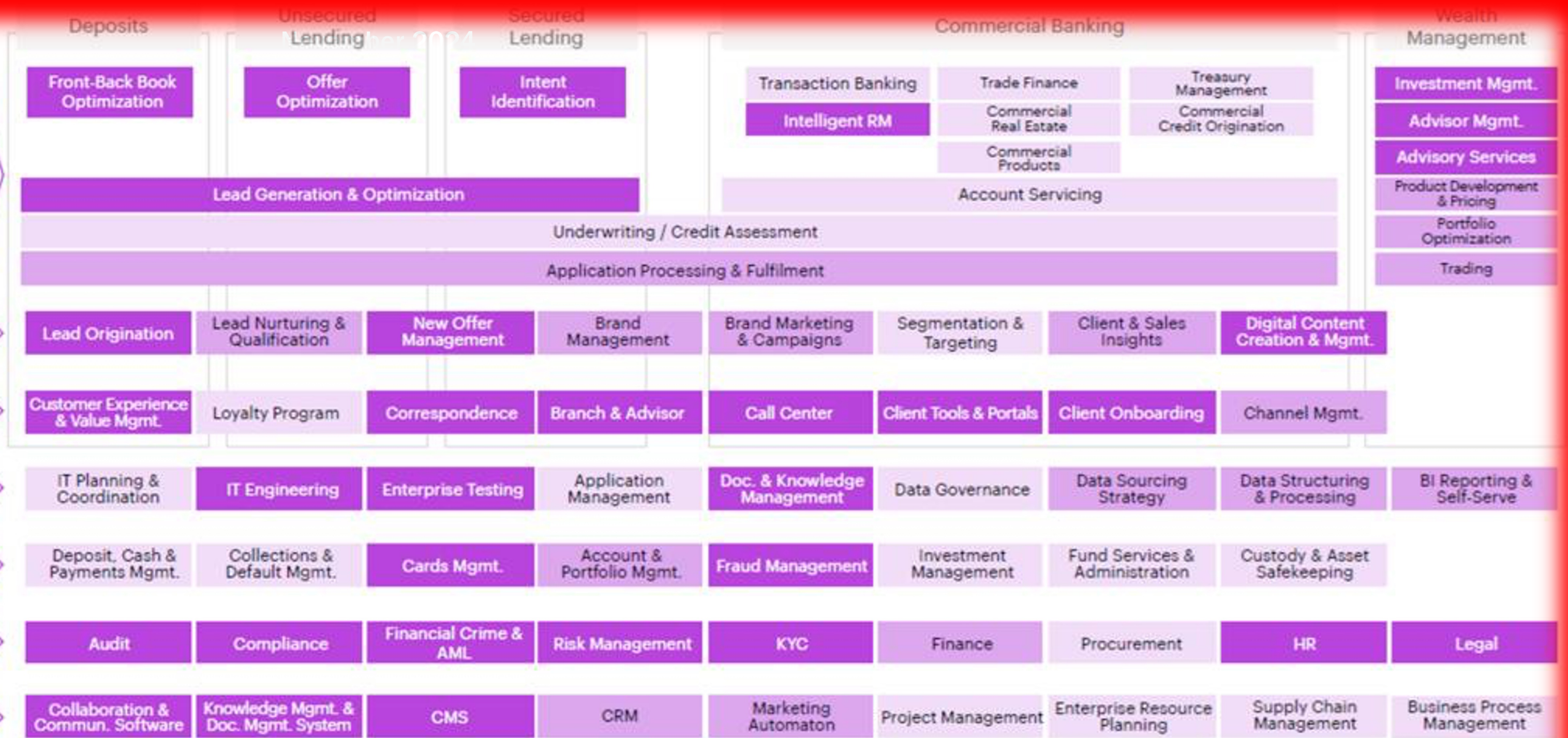
KaribuTech AI

# Blufountain Microservices

#	Microservice Type	Microservice Name	Stateful or Stateless	Purpose
19	Transaction	Get Schedule of Forms	Stateful	Accepts product information and returns list of applicable forms.
20	Transaction	AddForms	Stateful	Accepts form information and adds it to the object (quote/ Policy)
21	Transaction	SaveQuote	Stateful	Accepts quote information and updates quote detail.
22	Transaction	CopyQuote	Stateful	Accepts Quote number and creates a new version of the Quote Transaction, returns Quote number
23	Transaction	GetQuote	Stateful	Accepts Quote number and return quote information.
24	Transaction	OfferQuote	Stateful	Accepts quote number and offers Quote. Returns quote status.
25	Transaction	ReferQuote	Stateful	Accepts quote number and Refers Quote. Returns quote status.
26	Transaction	LapseQuote	Stateful	Accepts quote number and lapses Quote. Returns quote status.
27	Transaction	DeclineQuote	Stateful	Accepts Quote number and declines Quote Transaction. Returns quote status.
28	Transaction	BindQuote	Stateful	Accepts Quote number and change the status of the quote.
29	Transaction	IssuePolicy	Stateful	Accepts Policy number and returns policy status.
30	Transaction	GetPolicy	Stateful	Accepts Policy number and return policy information.
31	Transaction	CreateEndorsement	Stateful	Accepts Policy number and endorsement information and creates an endorsement quote, returns endorsement quote number.
32	Transaction	IssueEndorsement	Stateful	Accepts endorsement quote number, issues endorsement and updates Policy information.
33	Transaction	CreateCancel	Stateful	Accepts Policy number and cancel Information (Flat, Pro-rata) and marks the policy for cancellation. Returns Cancel reference number.
34	Transaction	IssueCancel	Stateful	Accepts cancel reference and cancels the policy. Returns policy status.
35	Transaction	CreateReinstate	Stateful	Accepts Cancelled Policy number and reinstate the Policy Transaction.
36	Transaction	IssueReinstate	Stateful	Accepts cancelled policy number and reinstates the Policy.
37	Transaction	CreateRenewal	Stateful	Accepts expiring policy number and creates renewal quote. Returns Renew quote number
38	Transaction	BindRenewal	Stateful	Accepts Renewal Quote number, change the status of the quote.



# Banking Digital Business Onboarding Model



Estimated impact of generative AI

Low impact

Medium impact

High impact



# Security

- 1. **System Integration:** Ensure seamless integration between onboarding systems, CRM, and compliance tools.
- 2. **Data Security:** Implement strong encryption and secure data storage.
- 3. **User-Centric Design:** Simplify the onboarding process for customers.
- 4. **Real-time Monitoring:** Use dashboards to track progress and address bottlenecks.
- 5. **Compliance Monitoring:** Regularly audit the system for regulatory compliance.
- 6. **Continuous Improvement:** Use feedback to enhance the onboarding experience.



# Alerts and Notifications

Our retail onboarding system includes fully customizable alerts, allowing administrators to configure notifications, text content, and frequency based on specific onboarding requirements. Automated alerts and scheduled notifications ensure that users receive timely reminders and live updates on application progress and compliance requirements.

The system actively identifies and addresses potential onboarding bottlenecks through prompt alerts. For example, it automatically detects missing documents or incomplete steps and notifies administrators to ensure immediate resolution.

Other key alerts already in place include:

- ❖ Application status updates (e.g., pending approvals, document verification progress)
- ❖ Extended inactivity alerts to follow up with customers and prevent drop-offs
- ❖ Risk-based alerts for flagged applications requiring further verification



## Instant Messaging

The system supports real-time instant messaging, enabling seamless communication between onboarding teams and customers. This feature ensures prompt responses to inquiries, enhances document submission coordination, and streamlines the onboarding experience.

## Customer Onboarding Performance Monitoring

Onboarding efficiency is continuously assessed through AI-driven analytics. The system tracks key indicators such as document submission rates, approval turnaround times, and compliance adherence. Performance reports help identify areas for improvement, ensuring a seamless and efficient onboarding process.

## Customer Alerts

The system actively monitors customer onboarding journeys, sending instant alerts for missing information, required actions, and potential compliance issues. This proactive approach helps reduce drop-offs, improve approval timelines, and optimize overall onboarding efficiency.

# Updating KYC Details via Self-Service Channels

Customers can update their KYC details through the bank's self-service channels, ensuring seamless and secure verification. The following details can be modified:

- ❖ Name & Surname – Requires supporting documents (e.g., marriage certificate, deed poll, or court order).
- ❖ Address – Requires proof of residence (e.g., utility bill, lease agreement, or affidavit).
- ❖ Cellphone Number & Email – Can be updated instantly via OTP verification.

## Self-Service Update Options:

Online Banking Portal – Navigate to "KYC Update" and upload necessary documents.

- ❖ Mobile Banking App – Select "Update Personal Details" under "Settings" and submit changes.
- ❖ ATM/Kiosk – Available for minor updates like contact details (varies by bank).
- ❖ USSD Service – Limited to mobile number updates via verification.
- ❖ Call Center/Chatbot – Verify identity and submit a request for updates..



# CustomerCentral API Management

Retail Onboarding

Business Onboarding

Wealth Onboarding

API

API

API

API

## Customer Journeys

Product selector

Document upload

Due diligence questionnaire

Relationship declaration

Application centre

Account funding

## Marketplace add-ons

e-Signature

AML / KYC

Identity & Verification

Address validation

One-time password SMS

Documents & contracting

## Case manager

Case overview

Task & events handling

Process overview

Case collaboration

Client communication

Operational insights

## Flow engines

Interaction engine

Process engine  
BPMN 2.0 & DMN

Decision engine

Case data store

Enterprise Integration Layer

Core Banking

Fintechs



# CustomerCentral API Management

## Personal loan journey

ID&V	Income verification	Loan calculator
Credit report	Anti-money laundering	eSignature
Document request	+	

## Auto loan journey

ID&V	Income verification	Loan calculator
Credit report	Anti-money laundering	eSignature
Vehicle valuation	Pre-qualification	+

API API API API

### Omni-channel Banking Platform

Onboarding journeys	Self-service journeys	Lending journeys	+
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+ Pre-built connectors



**Summary:** Moving Your Onboarding Metrics for the Company Forward with CustomerCentral Dashboards



Way forward based on data



# CustomerCentral Reporting and Analytics

Comprehensive reporting and analytics are essential for a seamless and efficient retail banking onboarding process. They provide actionable insights that optimize customer acquisition, reduce onboarding time, enhance compliance, and improve customer experience. The system continuously tracks key performance metrics and notifies bank administrators of inefficiencies, bottlenecks, or potential risks, enabling proactive decision-making and strategic improvements.

- Gain insights into onboarding trends, customer drop-off points, and processing times to address issues before they impact conversion rates. Automated reminders ensure timely completion of KYC verification, document submissions, and account activations.
- Receive notifications about incomplete applications, compliance risks, and customer interactions that require follow-up, improving overall onboarding efficiency.



New Account Activation Report



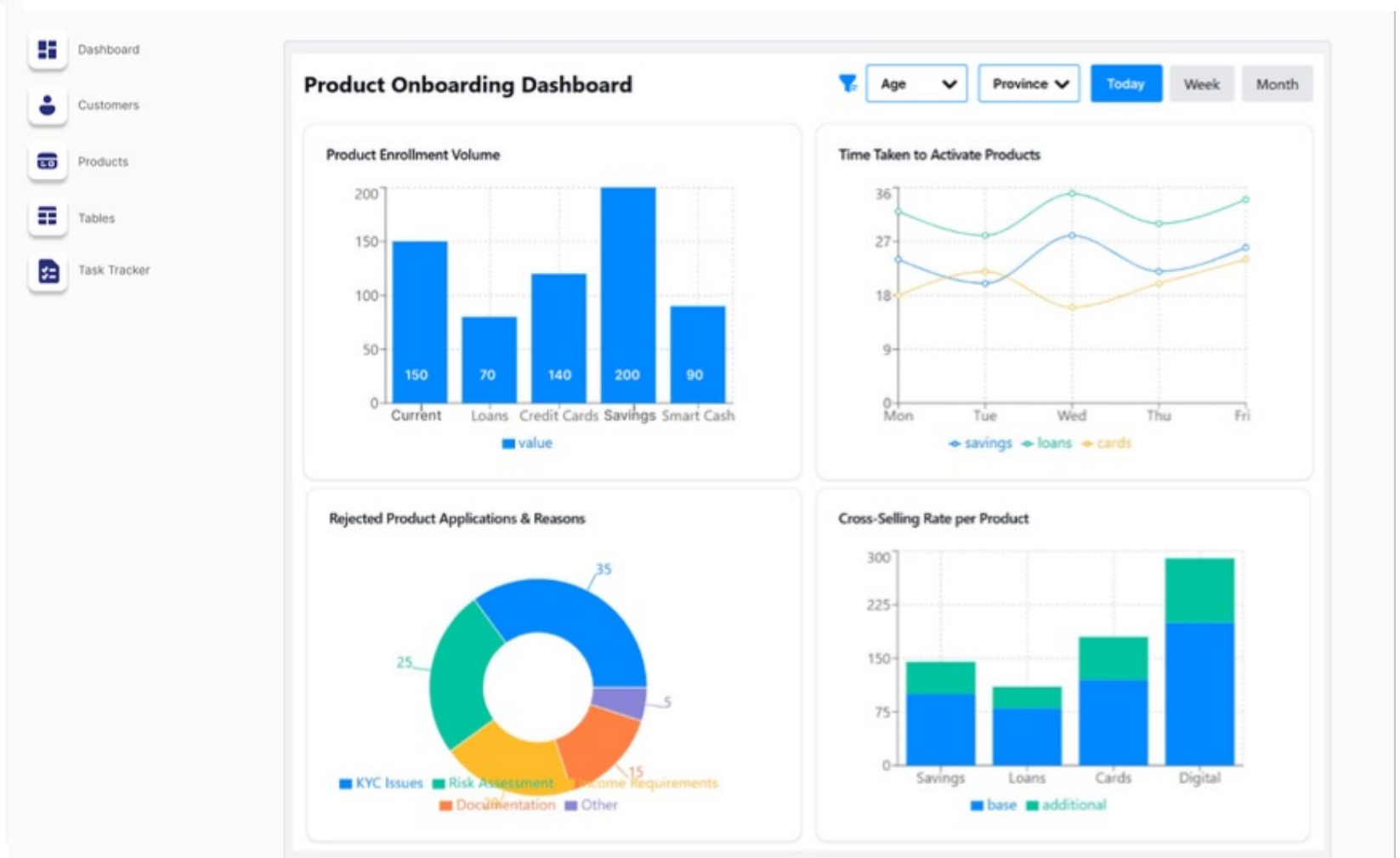
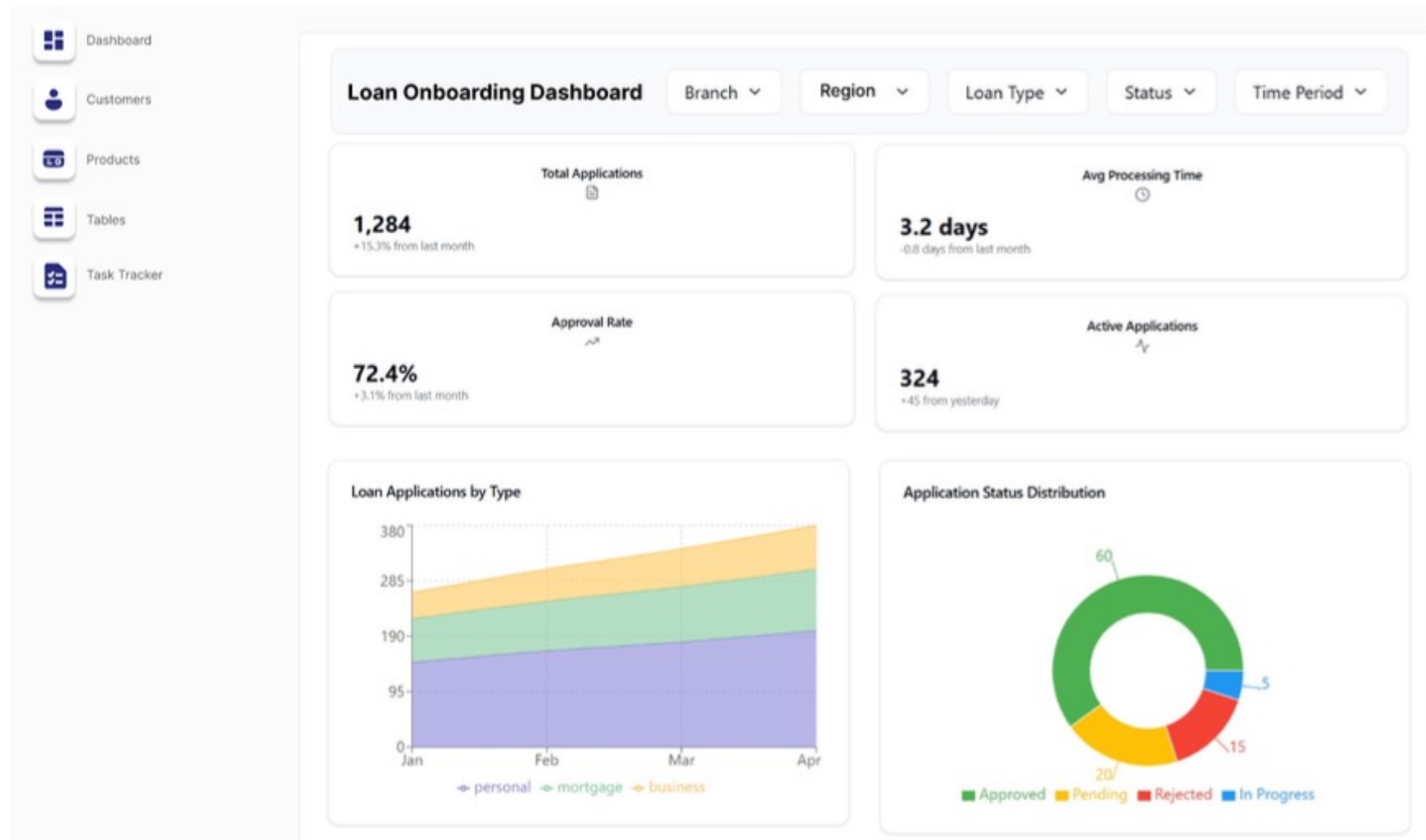
Customer KYC Verification Report



Onboarding Process Efficiency Report

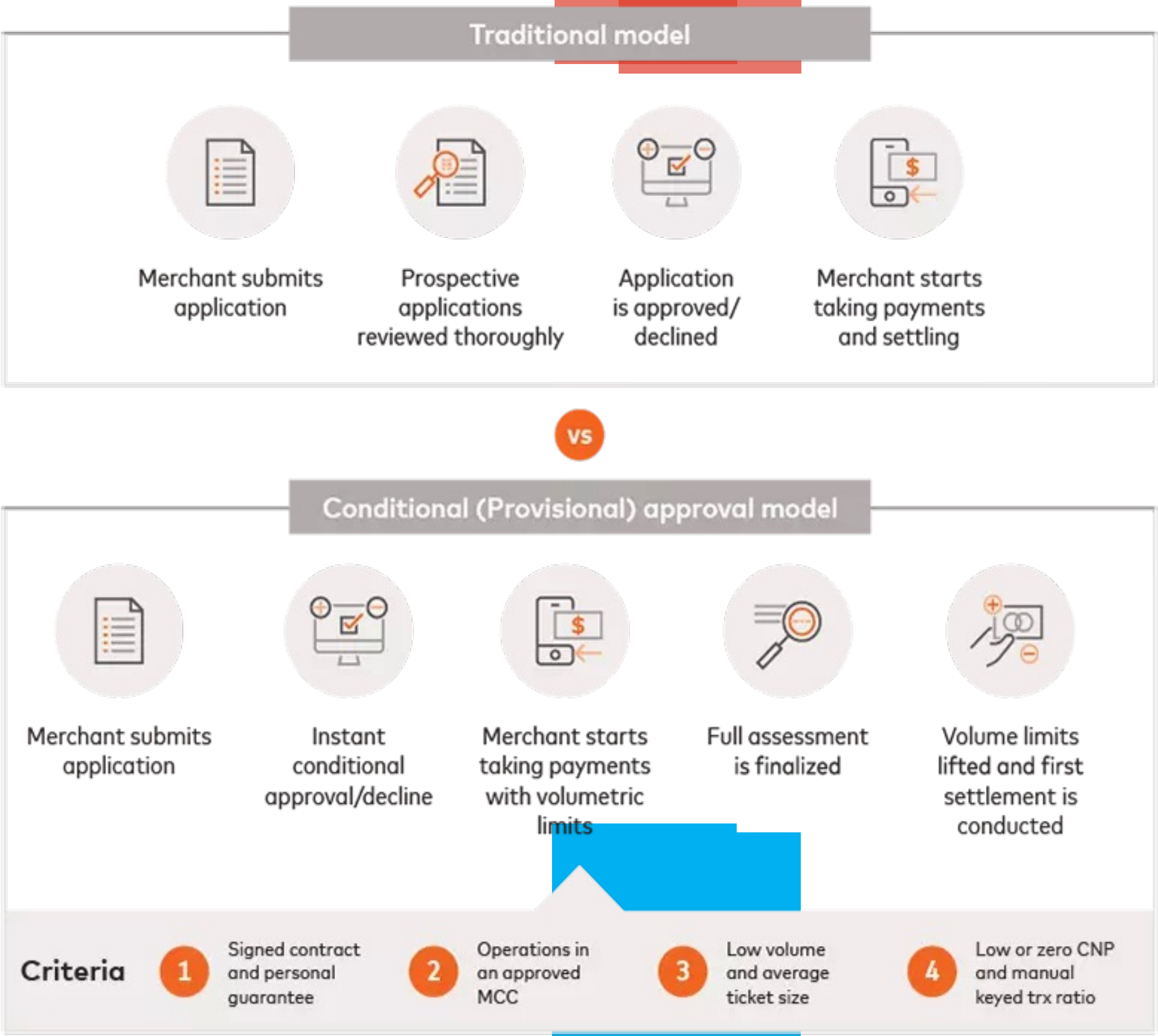


Service Reminders and Alerts for Pending Applications





# Merchant Onboarding is also automated



# Vendor Onboarding

## POLICY & PREQUALIFICATION

SET POLICY	Work with a team to create policy based on internal and external compliance regulations and laws.
PREQUALIFICATION AND RISK ASSESSMENT	Review vendors based on company needs and assess risk based on their previous compliance history and what processes they have in place.
PROCUREMENT DETAILS	Review vendor needs and structure potential contracts with those in mind.

## SELECTION & ONBOARDING

SUPPLIER REQUIREMENTS	Further refine what company needs are for specific products or services and develop a checklist and communication protocols.
FINALIZE WRITTEN CONTRACT	Create documents and put them through legal review; after vendor selection review them with the vendor.
ACCOUNT SET UP	Enter new vendor into your software systems after contracts are signed; give vendor access to self-service portal, provide training.

## PERFORMANCE AUDITING & RELATIONSHIP DEVELOPMENT

SPEND DATA AND ANALYTICS	Once the relationship has begun, track vendor performance
ENSURE COMPLIANCE	Periodic performance against any company, local, national, or international regulations and address any variance.
TRAINING AND SUCCESS SUPPORTS	Continue needed training as needed and after a review of performance, work with vendor to provide any further information or other supports

## ASSESSMENT & CONTRACT CONCLUSION

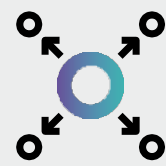
REVIEW PERFORMANCE	Collect ongoing performance data
FINAL ASSESSMENT AND DATA REVIEW	Rate the vendor based on company metrics
SHARE INFORMATION WITH VENDOR	Meet in person or virtually to communicate performance for the length of the contract
CONCLUDE CONTRACT - RENEW OR REVISE	Close off the current contract, and decide if it should be renewed or revised before renewal
IMPROVE PROCESSES	If discussions with the vendor or internal review reveal points where there could be upgrades, meet with internal work group and update processes.



# Streamlined Onboarding for Bank Merchants



Customer experience



"Phygital" Solutions



Payment / value added services



Environmental

Focus on value provided exclusively by being local and/or selling niche products.

Focus on experience and personalisation.

Generative artificial intelligence supporting small merchant to provide service interactions.

Aggregated loyalty programmes (e.g. by segment, by geography) encourages shopping at small merchants.

Conversational commerce (e.g. WhatsApp shop).

One-to-one live video shopping (personalised shopping online) and artificial intelligence shop assistant solutions.

Local marketplaces aggregating local small merchants.

Quick commerce – last mile services (temporary holding of packages, pick-up and delivery options for 3<sup>rd</sup> parties).

Increased usage of digital payments and digital wallets.

SoftPOS (standard smartphone or tablet used as a payment terminal) and SmartPOS (android based payment terminals).

New features included in the payment process to reduce friction to consumers (e.g. discounts, promotions).

New sources of revenues for merchants through value added services on top of payment solutions.

Public/private partnerships boosting local initiatives of small merchants.

Sustainability concerns in western Europe stimulate local shopping in small merchants.

Small merchants evolving as service centres for local communities in certain areas (health, telecoms, financial). Collaboration between merchants with complementary services.

Contributing to social coherence and stable environments.

## Application Submission:

- A grocery store owner applies for a merchant account through the Bank's digital platform.
- Uploads business registration documents, tax clearance, and ID.

## KYC & Compliance Verification:

- ❖ The bank's system automatically checks the merchant's identity using KYC databases.
- ❖ AML (Anti-Money Laundering) and credit risk checks are performed.

## Account & Payment Setup:

- ❖ A business current account is created.
- ❖ POS terminals and mobile payment integrations are activated.

## Merchant Training & Support:

- Merchant receives training on how to process payments and manage transactions.
- A support team is available for troubleshooting.

Figure 22: The future for small merchants.

# New Generation Technologies part of Blufountain Onboarding



## Modern Onboarding

**Quantum Computing**  
Security enhanced

**Metaverse**  
How will we pay in it?

**Generative AI**  
What are the major threats and opportunities in onboarding? We handle all

**Alt-Commerce**  
The end of buying and owning new products?

**Ecosystems**  
Towards open payment ecosystems?

**Finclusion**  
In a cashless world, who gets left behind?

**Digital Assets**  
Could they be the final puzzle piece for a new digital world order?

**Hyper-Resilience**  
Is it time for a new resilience paradigm in payments?

**Digital Identity**  
Can it enable seamless secure and borderless digital onboarding?

# OBJECTIVES & SCOPE

## Future State Highlights (2–48-hour goal)

- \* - 5-10 minutes to submit pre-filled application
- 2-10 hours for complex cases
- Dedicated platform, allowing multi-user and multi-entity scenarios

## Client Segment Considerations

- \* - Self Service journey for Business Banking and lower-end SME
- RM-initiated journey for higher-end SME and Corporates

## Technology Interventions

- \* - Login via Identity and Access management solutions
- \* - Recognize customer from internal and third-party data sources
- Collaboration tool (chatbots, video calls) setup for complex cases
- \* - Allow entry via multiple channels (mobile app/web)

DOMAIN	DESCRIPTION	POTENTIAL VENDORS*
Lifecycle Management	Comprehensive onboarding incl KYB, CDD and EDD	PEGA, frankieone, Passport, trunnarrative, fenergo, REFINITIV
Identity Verification	Seamless 100% digital on-boarding experience	onfido, SIMPLEKYC, APLYID, jumio, Shufti Pro, RapidID, OCR Labs
AML/Sanctions Screening	Customer screening to ensure compliance with KYC regulations	NAPIER, Fircosoft, Comply Advantage, feedzai, quantexa
Fraud Monitoring	Device biometrics, behavioral analytics and identity proofing	LexisNexis, DATAVISOR, Daon, TrendMetix
Credit Checks	Focused credit risk scoring	CredoLab, FICO, experian, SPINANALYTICS
CRM	360 view for Bank employees	Microsoft Dynamics CRM, freshworks, salesforce
Product Catalogue	Single Source of Truth for Product management and maintenance	nomis, SunTec, zafin, naehas
Notifications	Enable Text, Email & Push messaging	OneSignal, twilio



# OBJECTIVES & SCOPE

## Future State Highlights (2–48-hour goal)

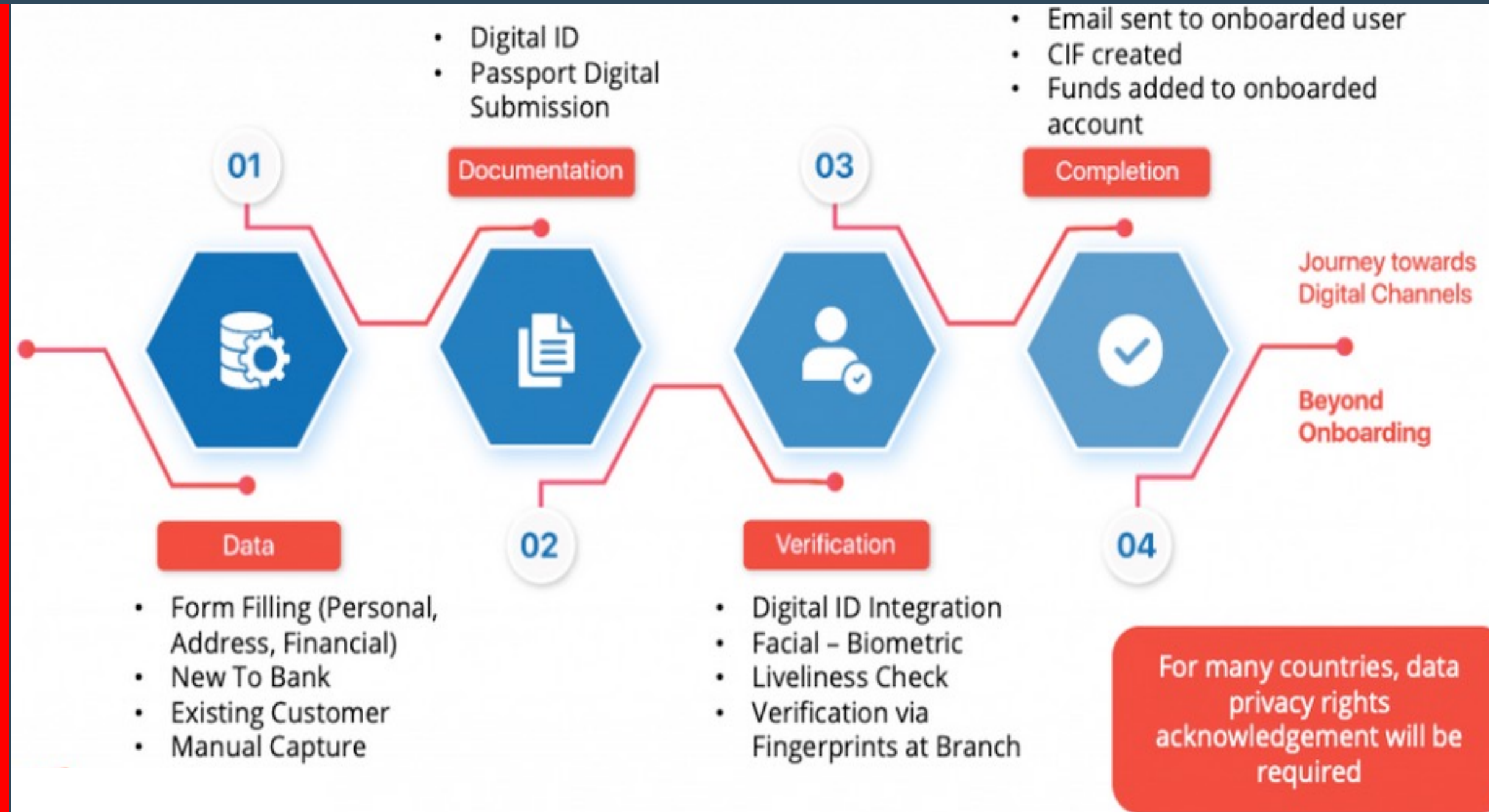
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# Achieving <sup>02</sup> Insurance onboarding service perfection for customers



In today's highly competitive travel industry, delivering a seamless and exceptional customer experience from start to finish is essential. The insurance process is a critical component of that journey.

Every payment experience is built on two essential pillars: the user-facing front end and the technical back end. Optimizing both of these areas can be a powerful catalyst for success, driving increased conversions, reducing abandonment rates, and ultimately boosting revenue streams.

“Our product will enable consumers to apply for insurance products and cut the processing time 40% overall customer journey”



KaribuTech AI

# Insurance Onboarding **STORIES**



With myInsureHub

- Get quotations on whatsapp,
- web and by email
- Apply for policies
- Claim using audio and own language



## Customer Central onboarding in Insurance

### Bolstering control, accuracy, and efficiency

The Insurance industry deals with a vast volume of policy documents, claims processing records, underwriting files, regulatory reports, and customer contracts. Traditional document management methods are often manual, paper-heavy, and inefficient, leading to delays, compliance risks, and operational bottlenecks.

Blufountain DocuCentral provides an AI-powered, automated document management system to streamline insurance operations, ensuring:

- ✓ Centralized document storage & retrieval for policies, claims, underwriting files, and compliance records.
- ✓ Automated workflows for policy issuance, claims processing, and approvals.
- ✓ AI-driven fraud detection & risk assessment for claims and underwriting.
- ✓ Regulatory compliance automation for IFRS 17, AML/CFT, and insurance governance standards.
- ✓ Seamless integration with insurance core systems (Guidewire, Duck Creek, Fadata)..

#### The Ask: Needs

##### 1. Centralized Document Repository for Insurance Operations

- ❖ Insurers manage millions of documents across policy issuance, claims, underwriting, and customer servicing. There is a need for secure, structured storage with real-time access to insurance documents.

##### 2. Automated Claims Processing & Fraud Prevention

- ❖ Manual claims processing is slow, error-prone, and vulnerable to fraud. AI-driven automation is needed to digitally verify claims, detect fraud, and accelerate approvals.

##### 3. Compliance with Insurance Regulations

- ❖ Insurers must comply with IFRS 17, AML/CFT, and local insurance regulations. Automated audit trails, compliance tracking, and AI-driven anomaly detection are required to meet governance standards.

##### 4. Enhanced Customer Experience & Faster Approvals

- ❖ Customers demand faster claim settlements and policy approvals. Digital workflows, e-signatures, and automated verifications are essential to reduce processing time and improve service quality.

#### The Benefits

##### 1. Streamlined Policy & Claims Management

- ✓ Automated document indexing & retrieval for policies, claims, and underwriting files.
- ✓ Faster claims approvals & fraud detection using AI-powered analytics.
- ✓ Reduced processing time by up to 80% with digital workflows.

##### 2. Compliance & Regulatory Readiness

- ✓ Automated compliance tracking for IFRS 17, AML/CFT, and local insurance laws.
- ✓ Digital audit trails & AI-powered fraud detection for risk management.
- ✓ Seamless document access for regulatory audits & governance reporting.

##### 3. Faster Policy Issuance & Approvals

- ✓ E-signature integration (DocuSign, Adobe Sign) for policy agreements.
- ✓ Instant document verification & approval workflows for underwriting.
- ✓ Automated alerts & notifications for policy renewals & compliance deadlines.

##### 4. Cost Efficiency & Operational Optimization

- ✓ Eliminates paper-based processing, reducing operational costs.
- ✓ AI-driven workflow automation enhances efficiency & accuracy.
- ✓ Seamless integration with insurance core platforms (Guidewire, Duck Creek, SAP, Fadata).

# Key Areas of Transformation

- Risk Assessment & Underwriting:
- Automated underwriting with AI-driven

## Smart Claims Processing:

Chatbots, voice-to-text automation, and AI-powered fraud prevention.

## Predictive Customer Engagement:

AI analytics for proactive customer insights.

## Omnichannel Self-Service:

Mobile, web, and WhatsApp onboarding & policy management.

## Automated Payments & Agent Management:

Multi-channel payments, commission automation, and lead management.

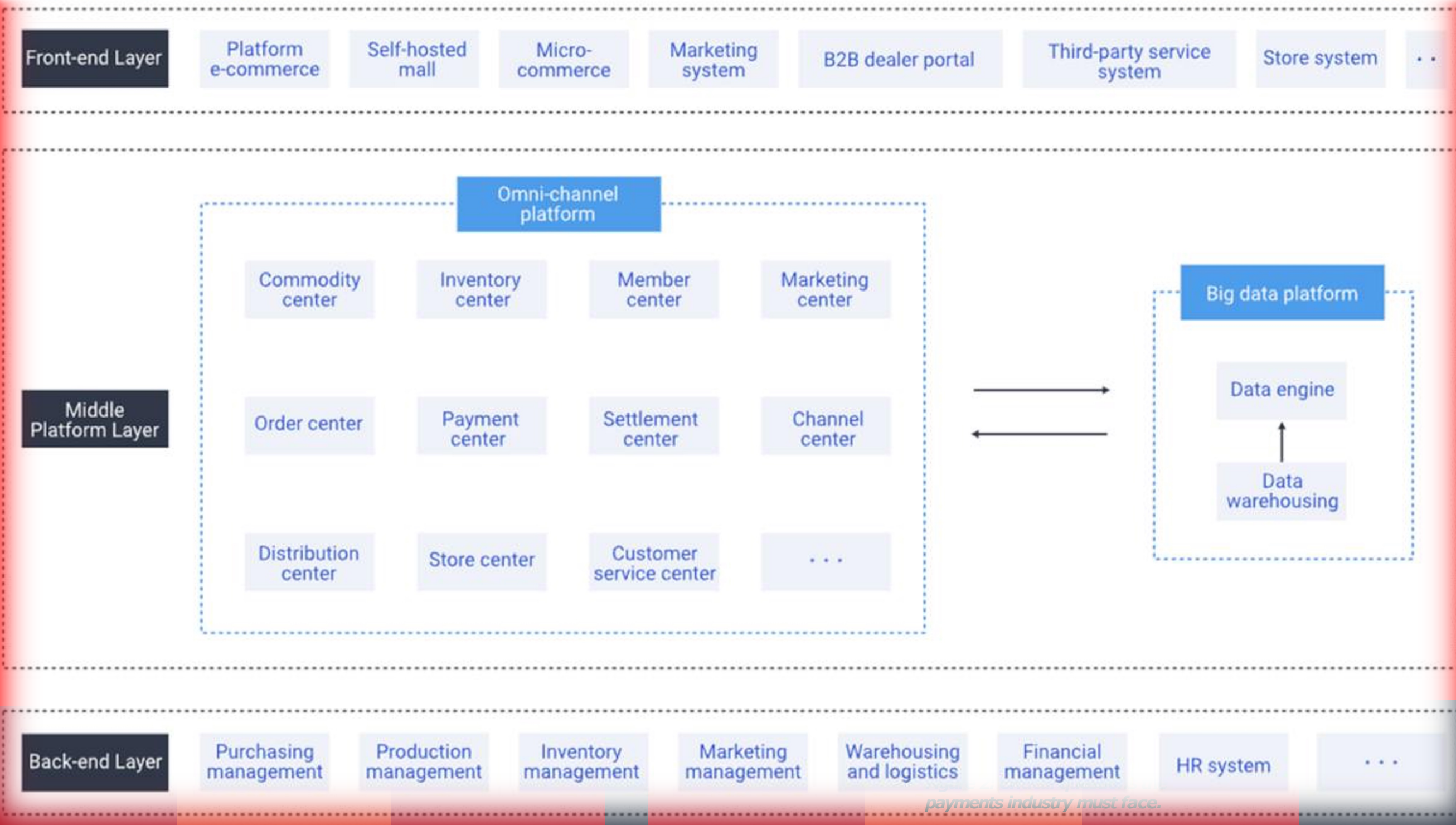
Via an API call, Solartis customers invoke a Solartis orchestrated microservice which subsequently fires off sub microservices to perform a specific policy administration activity / function. Here are a few examples of our orchestrated microservices and the underlying sub microservices they invoke.

## Insurance Workflow Microservices

#	Orchestrated Microservice	Execution Order	Sub Microservices	Sub Microservice Type
1	Create Quote Proposal	1	Validation	Utility
		2	Rating	Rating
		3	FormSelection	Document Generation
		4	OfferQuote	Transaction
		5	Document Generation	Document Generation
2	CreateQuote	1	Validation	Utility
		2	Rating	Rating
		3	FormSelection	Document Generation
		4	CreateQuote	Transaction
3	BindQuote	1	Validation	Utility
		2	Rating	Rating
		3	FormSelection	Document Generation
		4	Pay	Utility
		5	SaveQuote	Transaction
		6	BindQuote	Transaction
		7	Document Generation	Document Generation
4	IssuePolicy	1	Validation	Utility
		2	IssuePolicy	Transaction
		3	Document Generation	Document Generation



# Banking Digital Business Onboarding Platforms



payments industry must face.





# What are the **customer** needs on **CustomerCentral**?



Kenyan retail and business customers demand a banking experience that aligns with their ever-evolving needs. Based on their sentiments, below are their needs from their banks

## 01 Security and Accessibility

- Concerns about security and accessibility emerged as potential barriers for both unbanked business and retail customers.
- 34% of unbanked retail respondents expressed a preference for holding their money themselves, citing trust in mobile money and its perceived safety as reasons for not choosing traditional banking.
- 29% of unbanked business respondents cited difficulty in accessing funds from bank accounts as a reason for not considering opening one.
- Analysis of youthful retail respondents indicate that the preferred channel is mobile app at 44% implying that the respondents value channels that give them easy access to banking services.

## 04 Trust and Transparency

- Trust emerged as a paramount concern for both the retail and business respondents.
- 97% of banked business respondents are considering changing their primary bank due to a lack of trust and transparency.
- 34% of unbanked retail customers are not considering opening an account due to distrust in banks.

## 02 Financial Literacy and Education

- Access to information and resources that help customers understand financial products and make informed decisions.
- Some of the sentiments given by the 34% of unbanked retail customers who are not considering opening a bank account, are that they don't have enough money and they do not need a bank account. Additionally, their sentiment on what would make them open an account quicker includes when they get enough money to deposit in a bank or to save.

## 05 Omnichannel experience

- Customers expect a seamless and consistent banking experience across all channels, including physical branches, mobile apps, and online platforms.
- The survey analysis revealed discrepancies in customer experiences across different channels based on the sentiments expressed by both banked and unbanked respondents.

## 03 Personalized products and Services

- Customers want banks to offer products and services tailored to their needs, including financial products designed for specific customer segments, investment options that align with individual risk tolerance and goals, and flexible account features and service packages to cater to diverse preferences. Additionally, business customers value dedicated relationship managers who understand their specific needs.

## 06 Affordable rates

- Competitive fees and service charges, with options for low-cost or no-minimum balance accounts.
- 77% of the banked business respondent have either changed their primary bank mostly due to high interests on loans or are planning to change bank to access loans/credit facilities.

# Key Features of One-Time Document Security

## 1. Secure Document Encryption

AES-256 encryption for data at rest and in transit.  
End-to-end encryption for sensitive files like financial statements, contracts, and customer records.  
Blockchain-based tamper-proofing for high-risk documents.

## 2. One-Time Secure Access & Expiration Controls

Time-limited access links for documents shared externally.  
One-time viewing permissions with auto-expiry functionality.  
Role-based access control (RBAC) to limit unauthorized usage.

## 3. Multi-Factor Authentication (MFA) & Digital Signatures

User authentication via biometrics, OTP, or secure keys.  
Digital signature validation for approvals and document integrity.  
Identity verification for compliance and fraud prevention.

## 4. Automated Audit Logs & Compliance Tracking

Real-time tracking of document access, edits, and downloads.  
Compliance-ready security for AML, GDPR, IFRS 17, and Basel III.  
Instant alerts for suspicious activities or unauthorized access attempts.

## 5. Seamless Integration with Banking & Insurance Systems

API-driven security protocols for core banking and insurance platforms.  
Integration with cybersecurity frameworks (SIEM, IAM, Zero Trust Security Models).  
Auto-redaction of sensitive information using AI-driven compliance tools.



Transform first



# AI driven Digital Onboarding using Blufountain CustomerCentral

Our onboarding ensures no loss of clients by doing

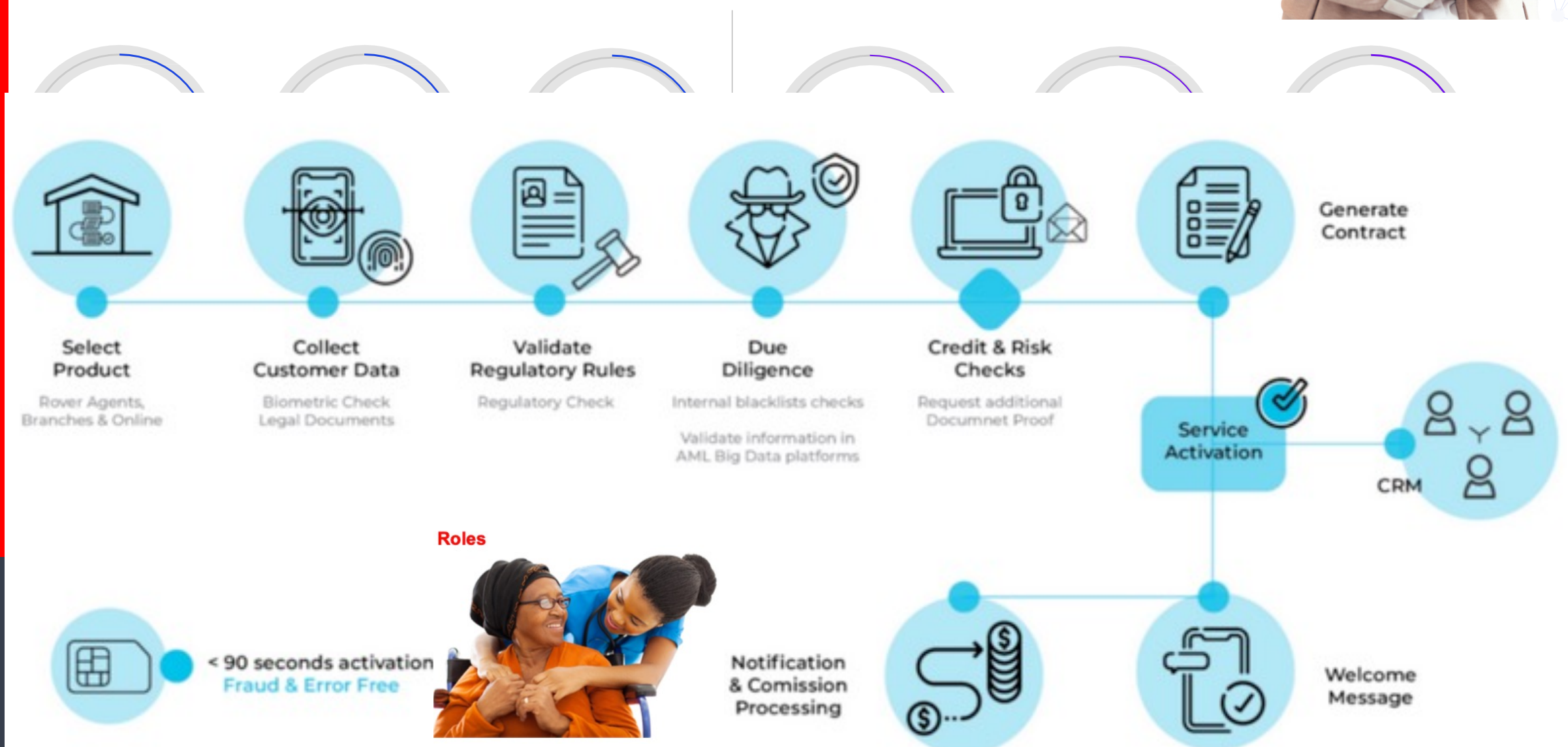
**99 percent**

in three years.

Companies are investing strategically and substantively:

- AI now accounts for **10 percent** of the IT budget and is set to rise significantly
- **100 percent** of companies said their Boards have taken strategic action regarding AI.

- ❑ **Online Application:** Customers initiate client onboarding through the bank's website or mobile app, electronically submitting personal information and necessary details.
- ❑ **Document Verification:** Automated verification processes often require customers to upload essential documents like IDs, proof of address, and income statements.
- ❑ **KYC (Know Your Customer) Checks:** Banks rigorously verify customer identities by cross-referencing provided information with various databases, ensuring strict compliance with regulations.
- ❑ **Risk Assessment:** Banks evaluate customer risk profiles based on financial history and credit scores, determining the level of services they can access.
- ❑ **E-signatures and Agreements:** Many banks enable customers to electronically sign agreements and consent forms, reducing reliance on physical paperwork.



Roles



# Implementing the Transformation: A Phased Approach



## Assessment

Begin with a thorough assessment of the current legacy infrastructure, identifying business and technical requirements, and conducting a comprehensive risk assessment.



## Planning

Develop a detailed roadmap with clear milestones, timelines, resource allocation, budgeting considerations, and ensuring alignment with regulatory requirements.



## Data Migration

Implement a robust data migration strategy, including data cleansing, validation, ETL processes, and ensuring data integrity and security during transfer.



## Application Development

Develop API-based integrations, implement cloud-native banking services, and customize features based on specific customer needs and requirements.



# Technologies

The transformation remaining agile in the way they

## Tools Used

- ❖ **CRM Systems: (e.g., Salesforce, HubSpot)**

Used for storing customer information and tracking interactions.

- ❑ **KYC/AML Compliance Tools: (e.g., LexisNexus, ComplyAdvantage, Onfido)**

Automated screening for compliance with Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations.

E-signature Platforms: (e.g., DocuSign, Adobe Sign)

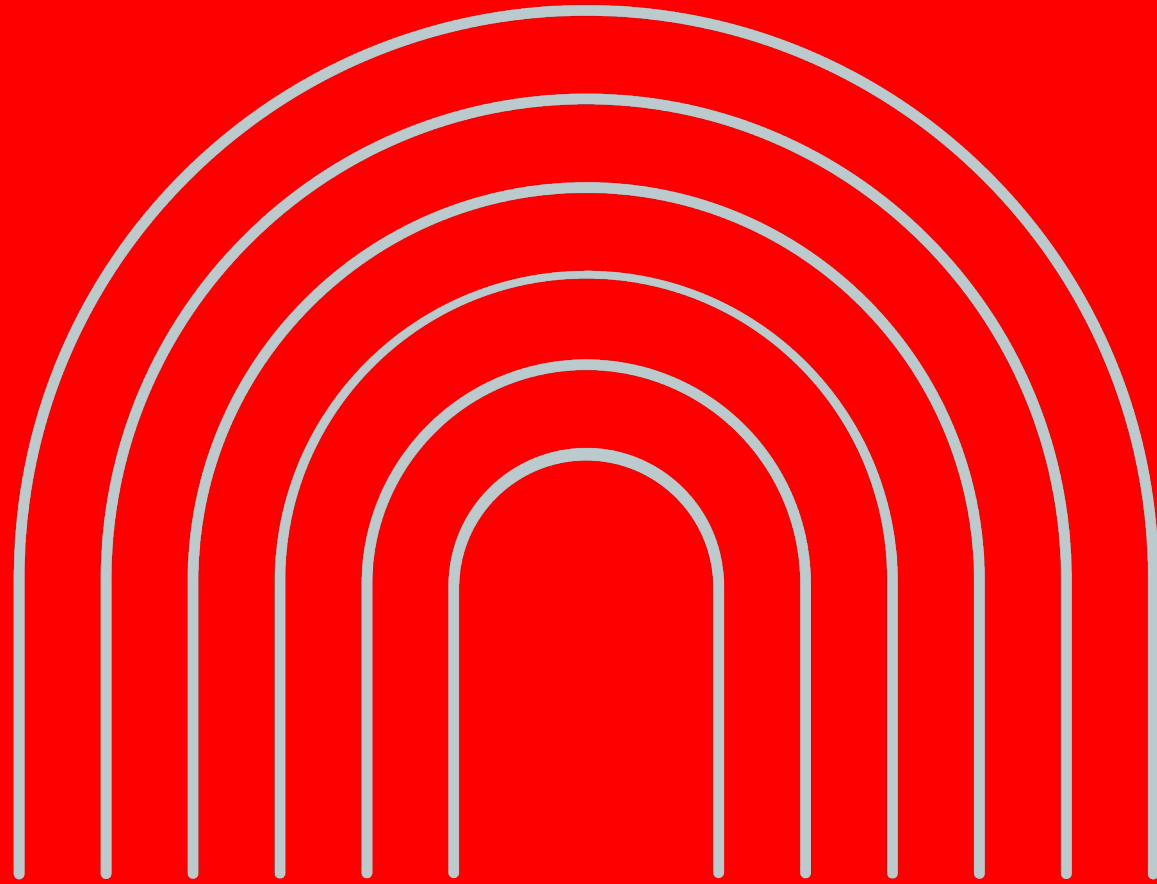
- ❑ **Secure digital signature tools for signing contracts and agreements.**

Document Verification Tools: (OCR, Facial Recognition)

Optical Character Recognition (OCR) to read and verify documents, and facial recognition for identity confirmation.

AI & Automation Tools: (e.g., Robotic Process Automation - RPA)

- ❖ **Automated decision-making, workflow management, and document routing.**



# The Urgent Need for Onboarding Transformation

## Digital-First

Customers increasingly demand digital-first banking experiences, expecting seamless mobile banking, personalized services, and real-time interactions. Legacy systems simply can't keep up.

## Regulatory Compliance

Evolving regulatory requirements, including Basel III, PSD2, and GDPR, demand robust and compliant systems. Legacy systems often struggle to adapt to these changes.

## Fintech Competition

The emergence of nimble fintech companies with innovative solutions is putting pressure on traditional banks. Legacy systems become a liability in this competitive landscape.

## Banks are undergoing a massive transformation

- Moving away from legacy systems and embracing the power of the cloud. This shift is driven by a need to improve efficiency, enhance security, and deliver modern digital banking experiences. This presentation will guide you through the complete core banking transformation process, from understanding legacy challenges to implementing a future-proof cloud strategy.

## Core Banking Transformation: A Journey to the Cloud



# Unlocking the Power of **Cloud-Based** **Core Banking Onboarding**

## Scalability

Cloud-based core banking solutions offer unparalleled scalability, allowing banks to adjust their infrastructure based on demand, ensuring optimal performance and cost efficiency.

## Security

Cloud platforms provide enhanced security with advanced encryption, real-time monitoring, and compliance with global security standards, mitigating cybersecurity risks.

## Cost Efficiency

Moving to a cloud subscription model reduces upfront capital expenditure and operational costs, allowing banks to invest in innovation and growth.

- ❖ **Kubernetes**
- ❖ **Microservices**

## Innovation

Cloud-native services enable banks to quickly deploy new features, integrate with fintechs, and leverage cutting-edge technologies like AI and blockchain.

**AWS Onboarding** **Azure Onboarding** **Oracle Onboarding**





# Navigating the Future of **Core Banking**

1

## AI & ML

AI and machine learning will power personalized banking experiences, fraud detection, and risk management, transforming the customer journey.

2

## Blockchain & Digital Currencies

Blockchain technology will enhance security, efficiency, and transparency in financial transactions, paving the way for digital currencies.

3

## Open Banking

Open banking APIs will foster collaboration between banks and fintechs, driving financial innovation and inclusivity.

4

## Edge Computing & 5G

Edge computing and 5G will enable faster and more responsive banking services, delivering real-time experiences for customers.



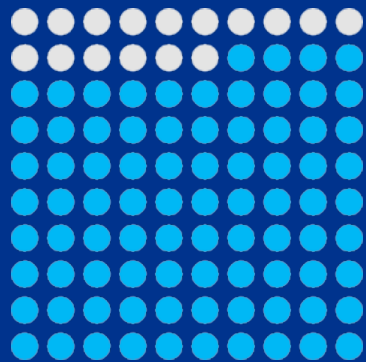
# Vendor Onboarding

## Tactical vs. Strategic Approach To Vendor Onboarding

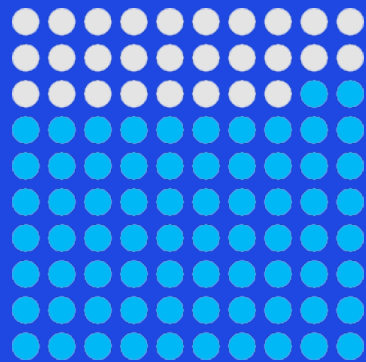
Tactical	Strategic
Manages purchase orders and uses boilerplate contracts	Manages relationships, creates contacts for long-term benefit
Seeks discounts	Seeks highest quality for lowest possible cost
Reacts post-failure	Proactive approach to prevent failure
Low risk consideration	Considers risk factors throughout process
Completes tasks	Efficient & uses lean approaches
Local suppliers	Global supplier network
Little involvement in corporate strategy	Long term approach in alignment with corporate strategy
Limited expertise with procured services or materials	Acts as a resource for internal customers
Little or no data collection	Collects data end-to-end for continuous improvement



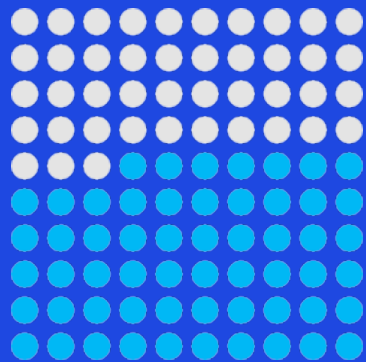
Top technologies currently used by Leaders to enhance financial reporting



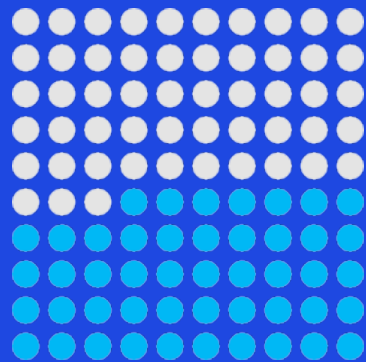
**84%**  
Traditional AI



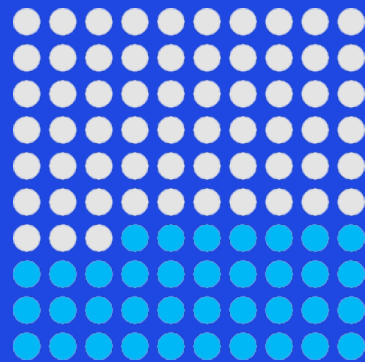
**72%**  
Cloud technology



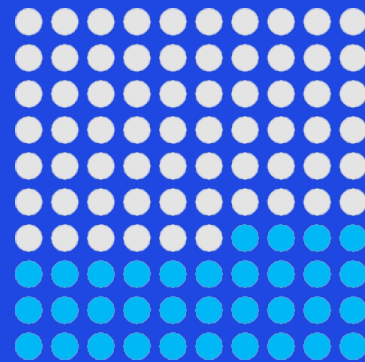
**57%**  
Enterprise resource planning



**47%**  
Data and analytics

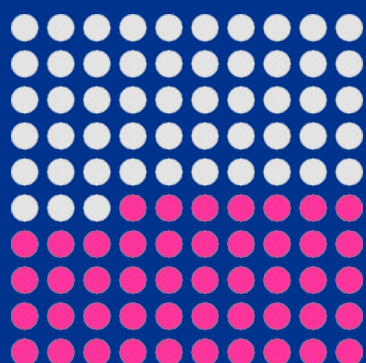


**37%**  
Regulatory technology

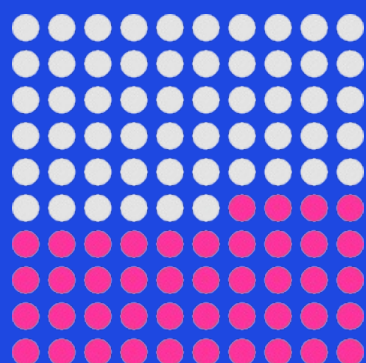


**34%**  
Generative AI

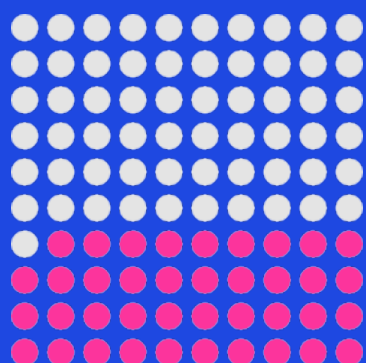
Top technologies prioritized by Leaders over the next year



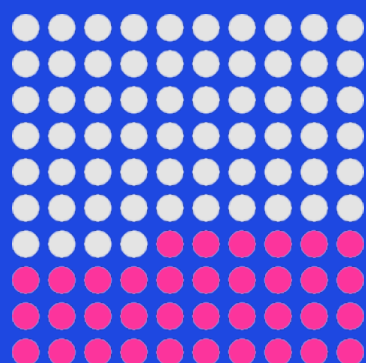
**47%**  
Generative AI



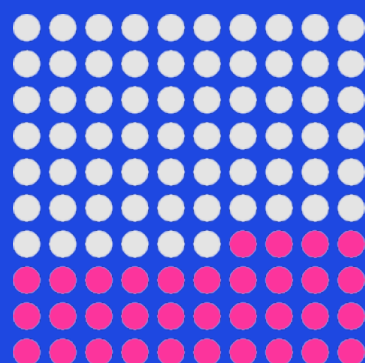
**44%**  
Data and analytics



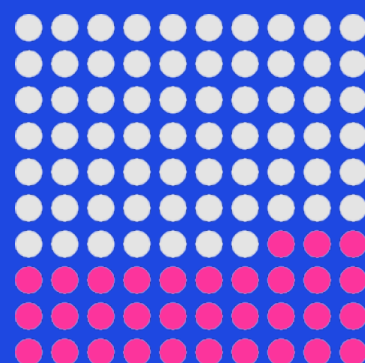
**39%**  
Process mining technology



**36%**  
Cloud technology



**34%**  
Blockchain



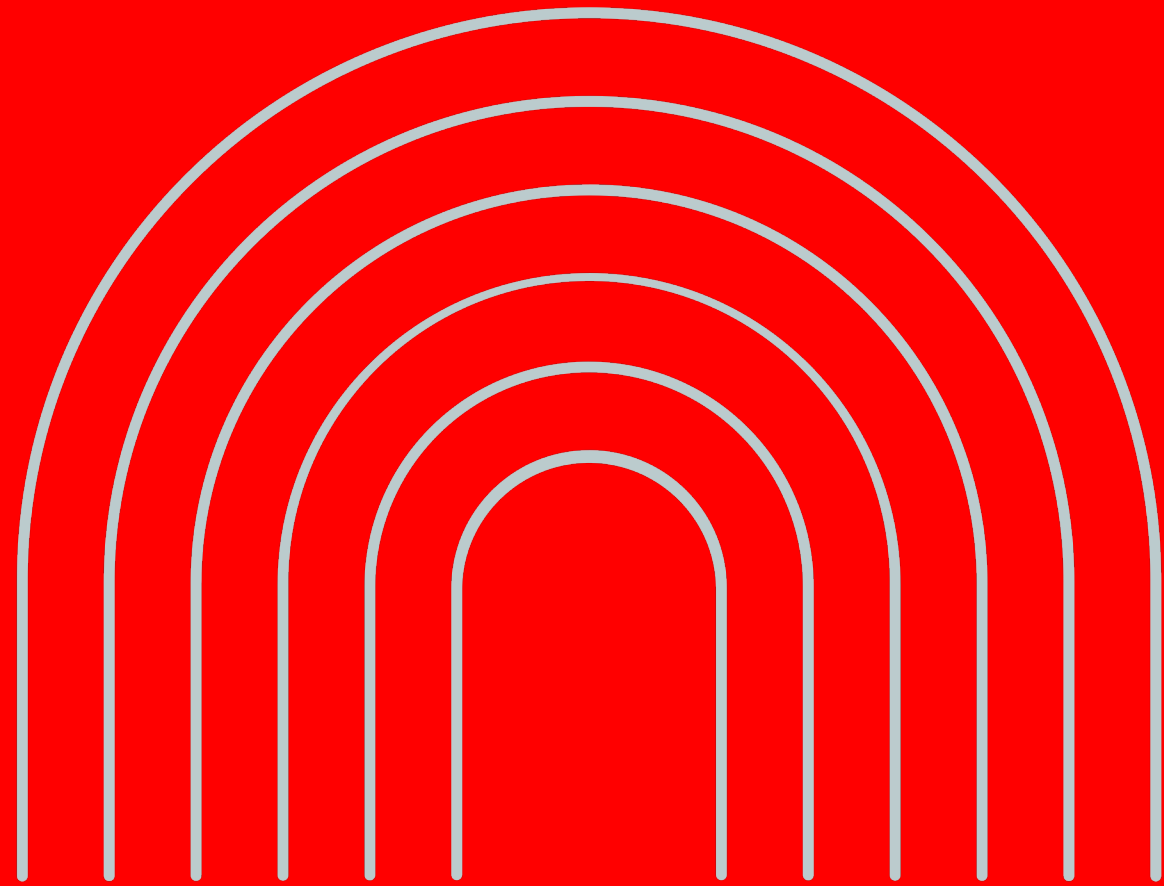
**33%**  
Big data analysis tools

# USER STORIES

When you connect your workforce across departments, they can drive collaborative growth—as they connect more closely with your customers.



# USER STORIES



## UAT 22: Compliance Checks – UK LexisNexis API Verification

- As a Branch Consultant, I want LexisNexis API verification for identity validation.
- As a Supervisor, I want to review failed LexisNexis checks.
- As a Compliance Officer, I want to assess failed compliance checks.



## UAT 23: Government Registry API Verification

- As a Branch Consultant, I want Government Registry API verification for ID validation.
- As a Supervisor, I want to review failed verifications.
- As a Compliance Officer, I want to prevent fraudulent registrations.

## UAT 24: System backup and restoration

- As an IT Administrator, I want to restore data after a server crash.

## UAT 25: Notification emails

- As a Branch Consultant, I want email notifications for onboarding updates.
- As a Supervisor, I want email alerts for pending approvals.
- As a Compliance Officer, I want notifications for escalated cases.

# USER STORIES

## **UAT 13: Testing portal functionality**

- As a Branch Consultant, I want seamless portal navigation.
- As a Supervisor, I want an error-free interface.
- As a Compliance Officer, I want all functions working properly.

## **UAT 14: Testing record closure processes**

- As a Branch Consultant, I want to close records with the correct status.
- As a Supervisor, I want to verify closed records.
- As a Compliance Officer, I want closed records accessible for audits.

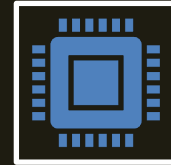
## **UAT 15: Testing the complete client onboarding journey**

- As a Branch Consultant, I want to complete onboarding efficiently.
- As a Supervisor, I want to track onboarding compliance.
- As a Compliance Officer, I want to monitor onboarding trends.

## **UAT 16: Tracking onboarding applications**

- As a Branch Consultant, I want to track my submitted applications
- As a Supervisor, I want to track pending approvals.
- As a Compliance Officer, I want to track escalated

# USER STORIES



## UAT 09: Testing the maker/checker concept

As a Branch Consultant, I want my records to require supervisor approval.  
As a Supervisor, I want to approve consultant-created records.  
As a Compliance Officer, I want to verify the correct approval process.



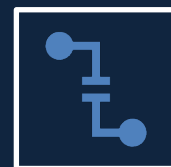
## UAT 10: Dashboard availability

As a Branch Consultant, I want to view my applications on the dashboard.  
As a Supervisor, I want to see pending approvals.  
As a Compliance Officer, I want to see escalated compliance cases.



## UAT 11: Availability of UAT, DR, and production systems

As a Branch Consultant, I want system uptime for my tasks.  
As a Supervisor, I want efficient system performance.  
As a Compliance Officer, I want compliance tasks uninterrupted.



## UAT 12: Restricting concurrent sessions

As a Branch Consultant, I want to be logged out if I log in from another device.  
As a Supervisor, I want my account to restrict multiple logins.  
As a Compliance Officer, I want my session limited to one active login.

# USER STORIES

## UAT 01: Logging into the portal

- As a Branch Consultant, I want to log in with my credentials to access onboarding features.
- As a Supervisor, I want to log in to review and approve onboarding applications.
- As a Compliance Officer, I want to log in to review escalated applications and ensure compliance.

## UAT 02: Reviewing and approving onboarding applications

- As a Branch Consultant, I want to submit onboarding applications for processing.
- As a Supervisor, I want to review and approve submitted applications.
- As a Compliance Officer, I want to verify escalated applications for compliance.

## UAT 03: Handling incomplete or invalid information

## UAT 04: Updating client information

- As a Branch Consultant, I want to update client details for accuracy.
- As a Supervisor, I want to approve updates to maintain data integrity.
- As a Compliance Officer, I want to ensure updates meet regulatory requirements.



# USER STORIES

UAT 17: Automated reminders for pending approvals

- As a Branch Consultant, I want reminders for pending onboarding tasks.
- As a Supervisor, I want reminders for pending approvals.
- As a Compliance Officer, I want notifications for escalated cases.

UAT 18: Generating performance reports

- As a Supervisor, I want to generate onboarding performance reports.
- As a Compliance Officer, I want compliance reports.

UAT 19: Inputting client details

- As a Branch Consultant, I want to enter required client details.

UAT 20: Uploading KYC documents

- As a Branch Consultant, I want to upload KYC documents for onboarding.

UAT 21: FCB API Verification

- As a Branch Consultant, I want FCB API verification for financial validation.
- As a Supervisor, I want to review failed verifications.
- As a Compliance Officer, I want to ensure failed checks meet regulations.

# BUSINESS CASES

- **Login Validation (UAT 1)** – Only valid users should log in; currently requires three attempts instead of one.
- **Client Onboarding (Valid Info) (UAT 2)** – Only clients with complete documents should onboard successfully.
- **Client Onboarding (Invalid Info) (UAT 3)** – Incomplete details can be saved, but onboarding cannot proceed.
- **Update Client Information (UAT 4)** – Changes require a maker-checker system.
- **Adding Client Information (UAT 5)** – Ensure client details can be added.
- **User Locking & Unlocking (UAT 6)** – Users lock after 3 failed logins and require approval to unlock.
- **Audit Trail (UAT 7)** – Tracks user actions (pending update from Lyodd).
- **Report Generation & Export (UAT 8)** – Ensure reports (CSV, PDF) generate correctly.
- **Maker/Checker Functionality (UAT 9)** – Users cannot authorize their own records.
- **Dashboard Availability (UAT 10)** – Displays created, pending, and authorized records.



# USER STORIES

## UAT 05: Adding client information

- As a Branch Consultant, I want to enter client details accurately during onboarding.
- As a Supervisor, I want to review and verify newly added client details.
- As a Compliance Officer, I want to ensure compliance with new client information.

## UAT 06: Locking users out after failed login attempts

- As a Branch Consultant, I want to be locked out after multiple failed logins.
- As a Supervisor, I want my account locked after multiple failed attempts.
- As a Compliance Officer, I want system security maintained through account locks.

## UAT 07: User audit trail

- As a Branch Consultant, I want my actions tracked for accountability.
- As a Supervisor, I want to monitor activities within my team.
- As a Compliance Officer, I want to review audit logs for policy violations.

## UAT 08: Generating and exporting reports

- As a Branch Consultant, I want reports on my onboarding applications.
- As a Supervisor, I want to generate reports to monitor team activity.
- As a Compliance Officer, I want compliance-related reports for review.



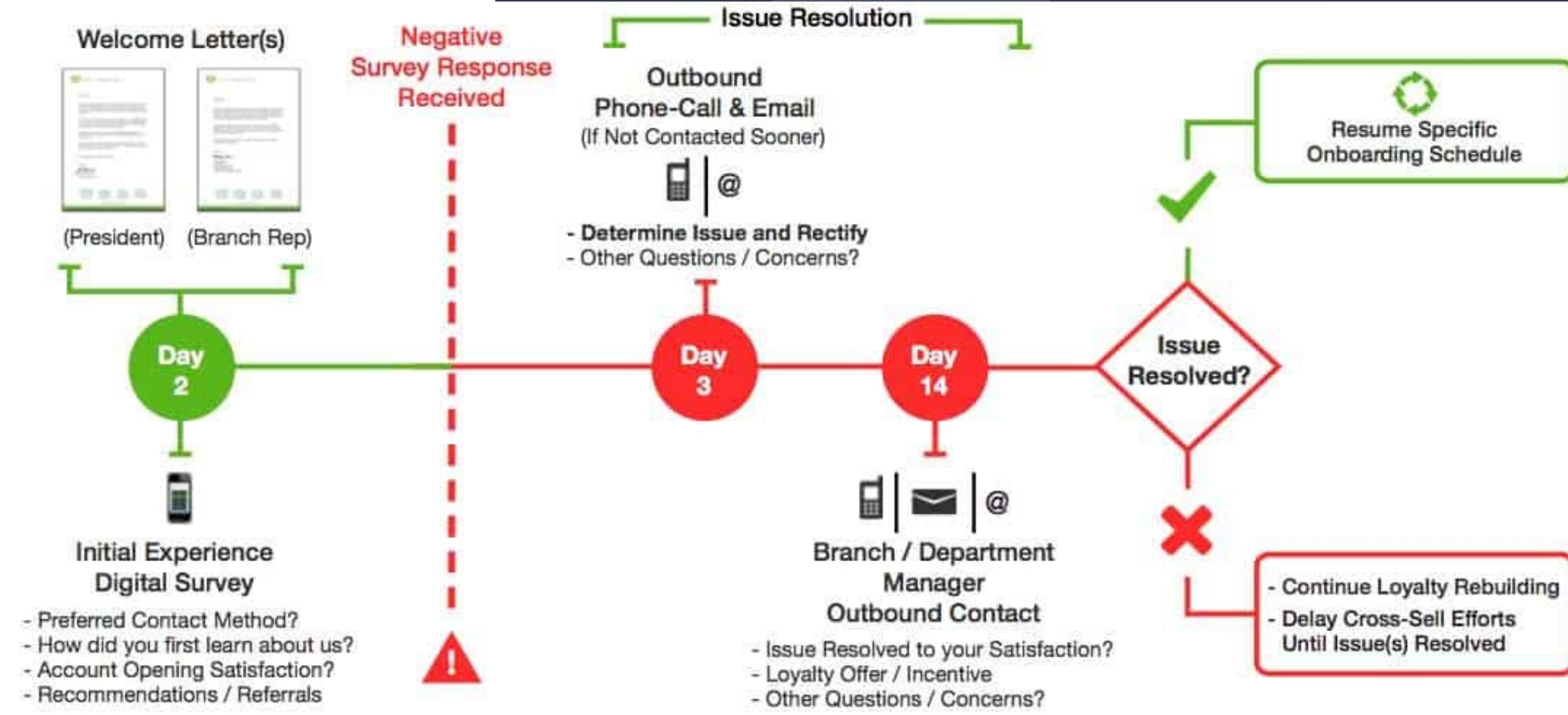
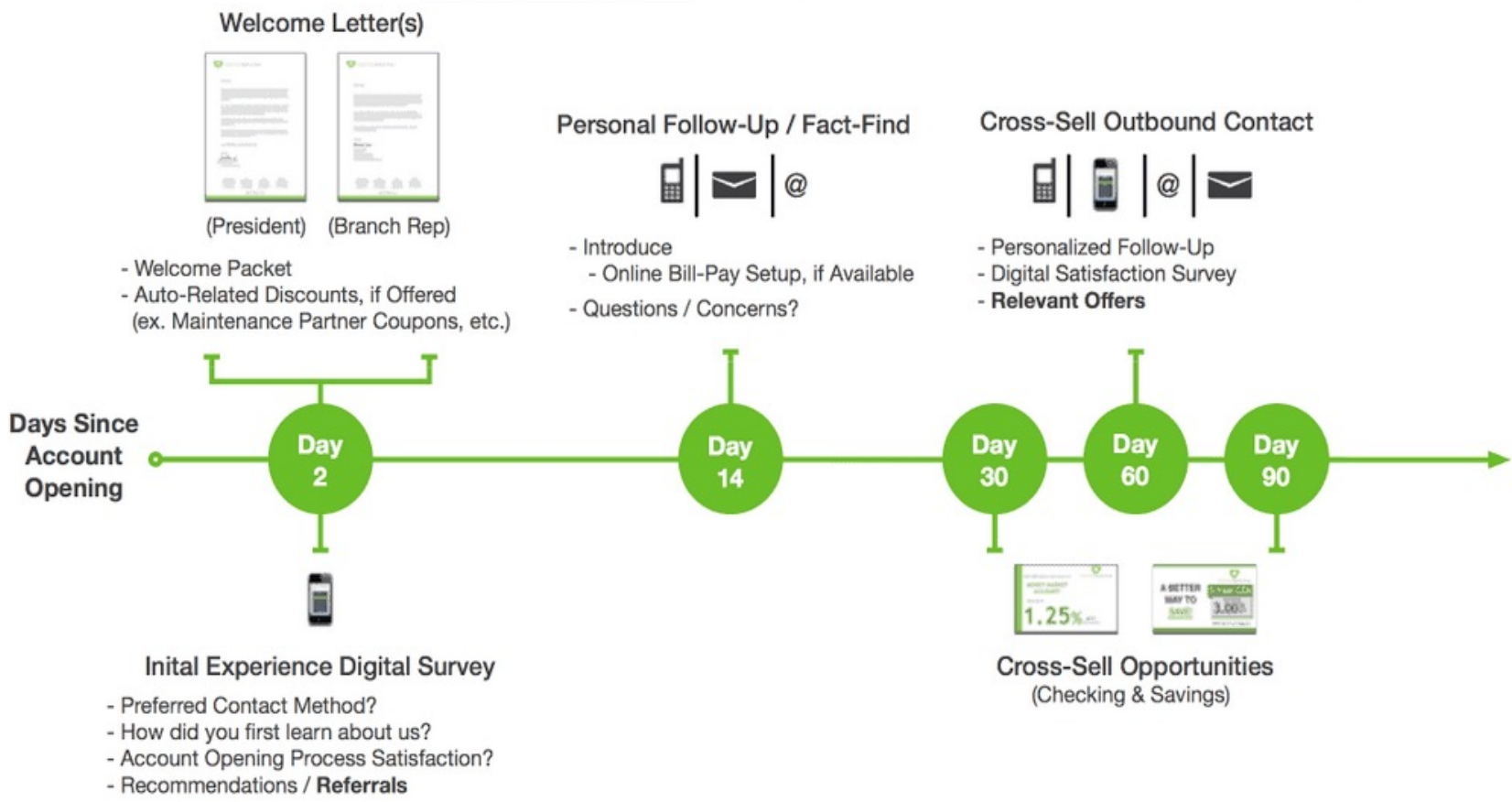


# Blufountain CustomerCentral reassures a customer

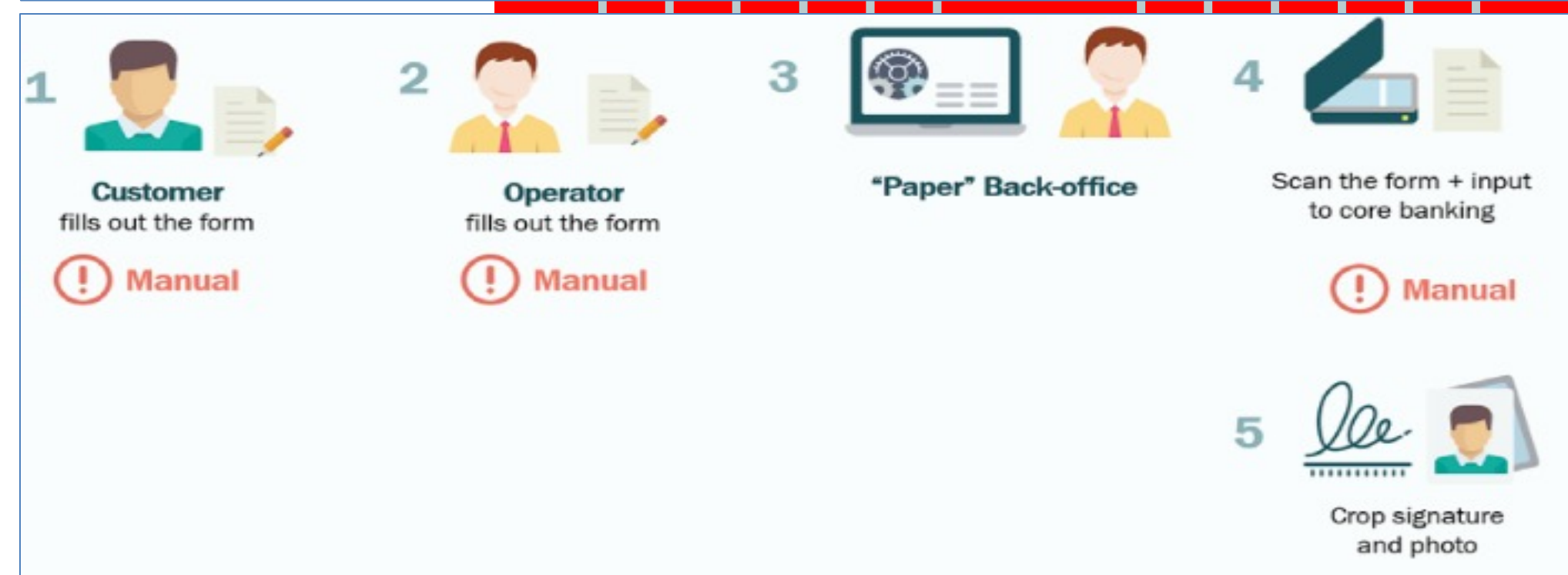
Restore trust with **transparency**  
and relevance using digitization



# HAPPY AND UNHAPPY CUSTOMER FLOWS ON BLUFOUNTAIN CUSTOMERCENTRAL



## Current Setup changing to Automated Flow



# ROADMAP

TASKS	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5
PLANNING	Red	Red	Dark Blue		Dark Blue
RESEARCH	Dark Blue	Red	Dark Blue		Dark Blue
PROTOTYPE PRODUCTION	Dark Blue	Red	Red		Dark Blue
TESTING	Dark Blue	Red	Red		Dark Blue
QUALITY ASSURANCE	Dark Blue		Red		Dark Blue
IMPLEMENTATION	Dark Blue		Red	Red	Dark Blue
FOLLOW UP	Dark Blue		Dark Blue	Red	Red
DOCUMENTATION	Dark Blue	Red	Red	Red	Red

# TIMELINE



## Initiation

Define project scope and objectives

## Planning

Business analysis, UI/UX design, system architecture  
what you want to discuss.

## Development

API integration, process automation, UI development

## Testing

UAT, performance testing, security review

## Deployment

Staff training, phased rollout, full go-live



# RISKS



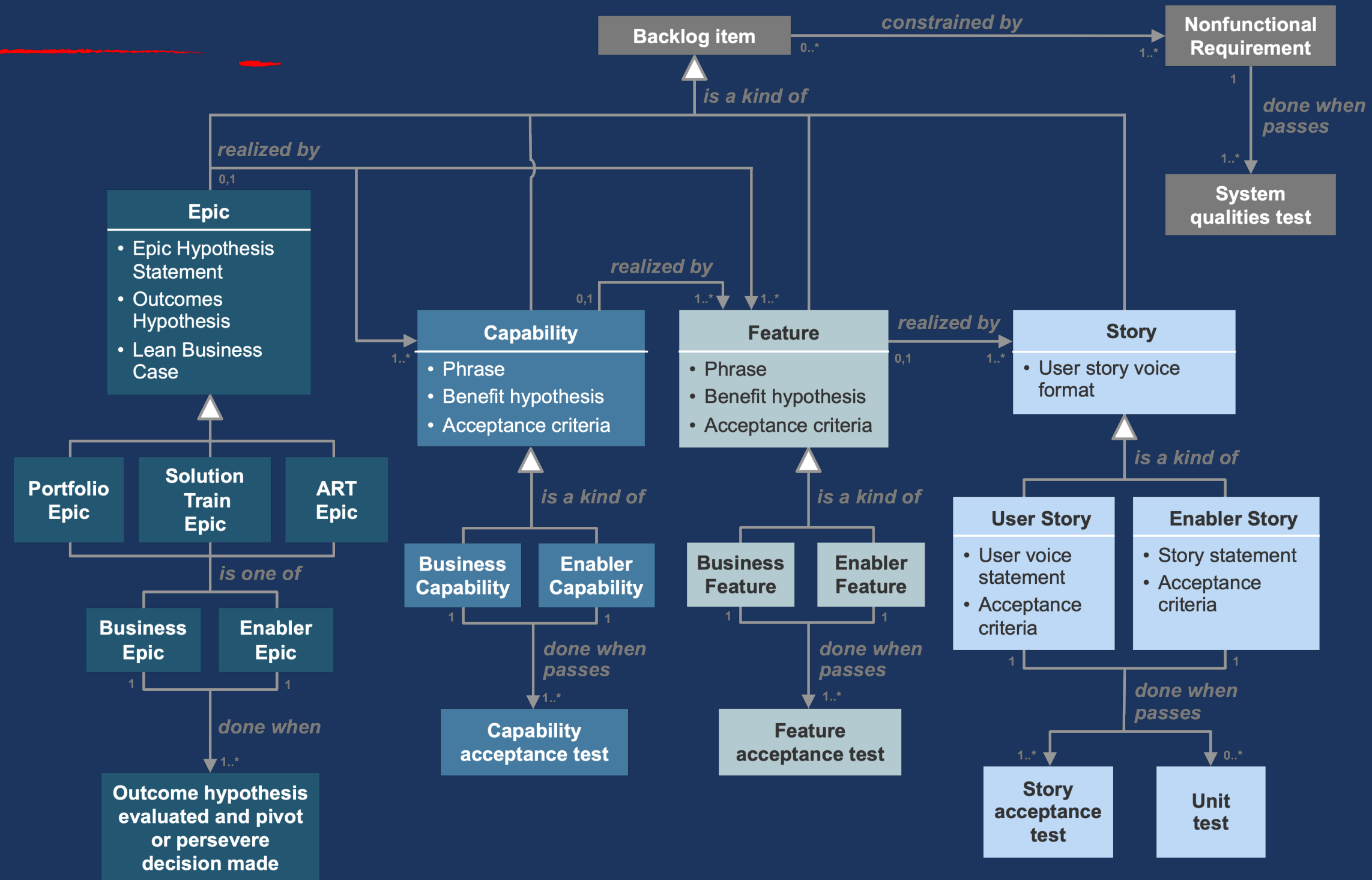
- Data Security & Compliance Risks
- System Integration Challenges
- User Adoption Resistance
- Technical Downtime

# MITIGATION STRATEGY



- Ensure regulatory adherence and conduct audits.
- Conduct API testing before deployment.
- Provide training and customer education.
- Implement phased rollout and backups.

# REQUIREMENTS MODEL



# RESOURCES ALLOCATION

- Project Manager – Oversee execution.
- Business Analyst – Gather requirements, define workflows.
- UI/UX Designer – Develop interface designs.
- Software Developers – Implement digital onboarding solutions.
- IT Security Team – Ensure system compliance.
- Testing Team – Conduct UAT and security testing.
- Branch & Customer Service Teams – Provide feedback and support.



## Report authored by



**Kennedy Chengeta, Phd**  
Lead Product Manager

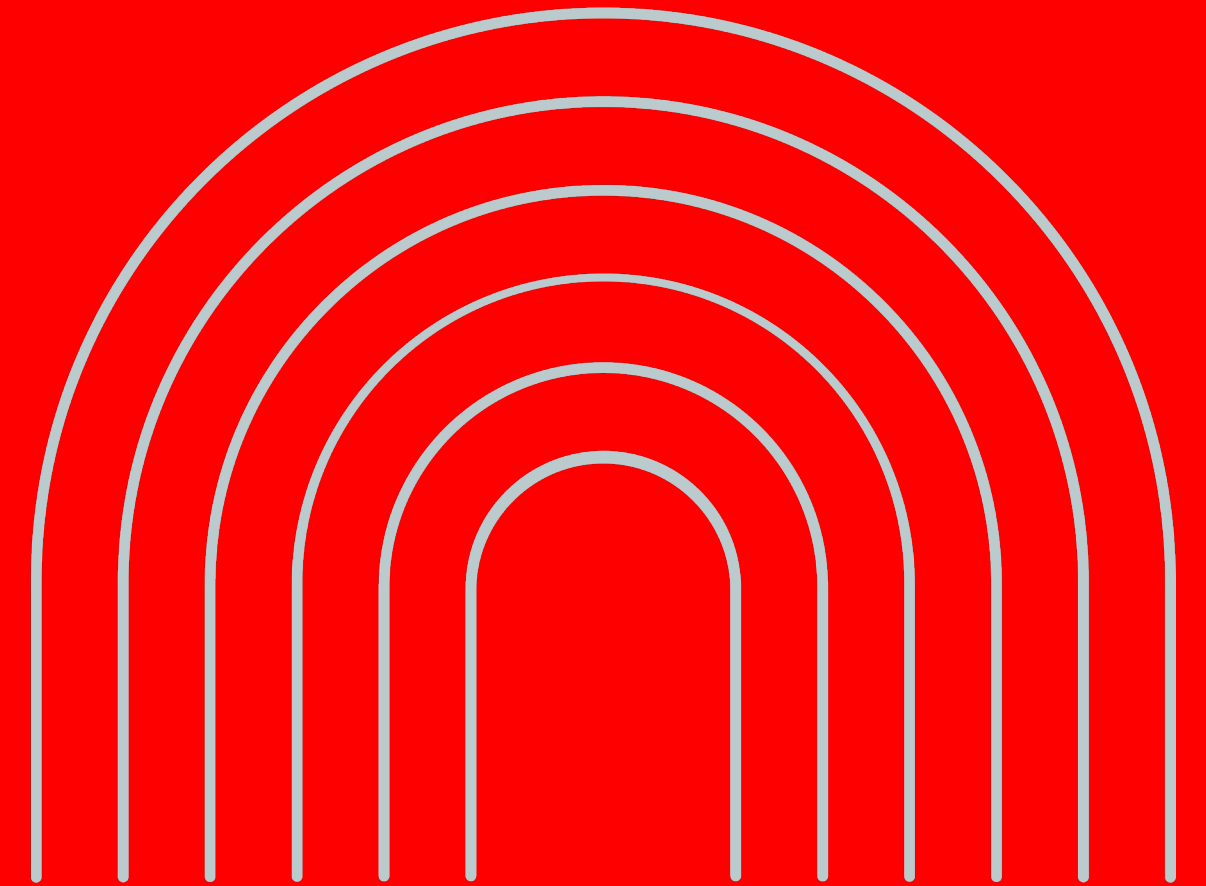


**Boikhutso Mokonyane**  
Product Marketing Manager,  
KaribuTech ECM Intergration

## Support from



**KaribuTech AI Marketing**  
Associate Director - Product Marketing,





## Industry expertise-Cloud, Automation, Robotics, AI

We specialize in developing data-driven business technology transformational strategies that align with our clients' overall business goals. Our team conducts in-depth market research and analysis to identify target audiences, competition, and market trends. The insights gained from this process enable us to craft effective digital strategies that drive results and maximize return on investment.

We also have a keen understanding of the importance of a strong digital base in the B2B space. We work closely with our clients to develop and refine their digital positioning, ensuring that it resonates with their target market and differentiates them from competitors.

### Our Mission Statement

At KaribuTech AI, our mission is to empower businesses to thrive and grow in the dynamic digital world. We're dedicated to delivering results-driven technology strategies that elevate our clients' brands, foster meaningful connections, and drive sustainable business success.

Our mission is not just to achieve outstanding results but also to inspire and educate our clients on the ever-evolving landscape.

