



BioRegistra
for **Banks**



Digitizing Customer Acquisition and Verification

Banks are constantly driving to expand their retail operations and be at the forefront of achieving Financial inclusion. As such, there is a dire need to optimize and increase customer acquisition and retention through the use of innovative solutions that will optimize banking operations/services.



The Need

Having analyzed the perceived challenges faced by banks in this regard, these are some of the pressing needs:

- Complete customer onboarding via Mobile/Internet banking without having to walk into any branch.
- Complete onboarding of customers in the field and on-the-go.
- Reactivation of dormant bank accounts.
- Accurately authenticate the identity of prospective and current customers.

With the continuous change in the business world and increasingly complex KYC regulations, it has become necessary for financial institutions to capture and validate KYC information presented by customers at the point of acquisition. However, it has been observed that banks experience delays in validating customers' information, which in turn leads to delayed access to services for the customers- it can be very frustrating!



Meet BioRegistra

BioRegistra is an end-to-end solution that enables banks to digitize all their customer-facing paper forms and capture customer information - including textual, pictorial, signature and biometric information.

With BioRegistra, banks will be able to automate their onboarding and screening processes so that they can achieve faster onboarding, reduced customer touchpoints, improved customer experience and faster access to desired services.

Why you should adopt

BioRegistra

Seamless & Paperless Customer Onboarding on BioRegistra

BioRegistra makes it easy for your staff to meet unbanked individuals anywhere “on the streets” and convert them to fully banked customers of your bank without needing to go back to the banking hall since everything required for acquisition and onboarding exists on a single platform.

- Account opening process - In-branch and on the field.
- ATM card requests.
- Cheque book requests.
- POS requests.
- Reactivation of dormant bank accounts.
- Monitor and manage all its field agent activities via a reporting dashboard. This dashboard will provide information such as the location of its agents and their devices, distance covered, customer onboarding activities, etc.

Unique identifiers Enrolment on Android Mobile Devices

With an android mobile device, bank agents will be enabled to meet and convert an unbanked customer in the field to a full customer without the need to invite the customer to a bank branch to complete the process.

Complete Self-Service Onboarding via Mobile & Web

With our SDK layered over the already existing banking mobile app or website, customers' identity, and utility bills can be authenticated and verified during the account opening process in-App without having to visit any of your bank's branches.

Verification of government-issued IDs

(Driver's license, NIN, BVN, and international Passport data page) with authentication using the selfie taken by the customer against the photo on the government-issued ID and the photo in the database of the card issuer.



BioRegistra

The Flexible Digitization Tool

Our Unique Propositions

Integration with banking systems in real-time

Data collected using the BioRegistra platform can be pushed into core banking and third-party systems with synchronization occurring instantly.

Verification on the go

Customer information inclusive of biometrics can be verified on-the-go without the customer visiting the bank.

Regulatory Compliance

Form requirements like customer portraits and fingerprints have been implemented to conform to the highest KYC regulations.

Single-point Form Configuration

All forms on BioRegistra can be configured from a central point and shared with all marketing agents across several locations.

Document Scanning

Your field agents can scan supporting documents on the spot as they engage with customers at acquisition points, including ID cards, utility bills, passports, affidavits, and so on.



Benefits of BioRegistra To Banks

Increase Customer Conversion and improve Customer Experience

Sales executives don't have to waste time and lose potential customers by inviting them to the office to fill forms or book later appointments. Instead, they can have the transactions performed on-the-go by simply logging into the platform and opening/access accounts quickly.

Open All Tier Accounts

With BioRegistra, sales executives can open accounts for tier one, two, and three accounts without sweating on receiving supporting documents like valid means of IDs, passports, reference forms, etc. from customers. The platform enables bank officials and customers scan the documents in-app and added to the required fields.

Agent Management

The BioRegistra back-end portal equips banks to be able to monitor and track field agent activities. This will provide business insight that will equip banks to optimize and scale customer acquisition across different locations.

Identity Validation

This feature of BioRegistra enables you to confirm the identities of people, against what already exists in your database and other databases, including BVN validation.

Biometric Capture & Verification

BioRegistra allows you to collect different types of biometric details of customers, including text, fingerprint, and image.

Document Scanning

Scan and upload files on BioRegistra using the scanning feature. These include passports, IDs, and other supporting documents.

Mobile

BioRegistra works on both Windows desktop and Android devices, hence it greatly improves the options available for data capture, as well as reach and flexibility.

Geolocation

The geolocation feature enables stakeholders to see the different locations where each form was filled, as well as which of the staff was responsible for that activity.

Deduplication

This feature scans and flags duplicate records from the database.



API Integration

Retrieve your captured data into third party systems using our simple set of APIs. Available formats include JSON and XML which are regulatory compliant.

Cloud Storage

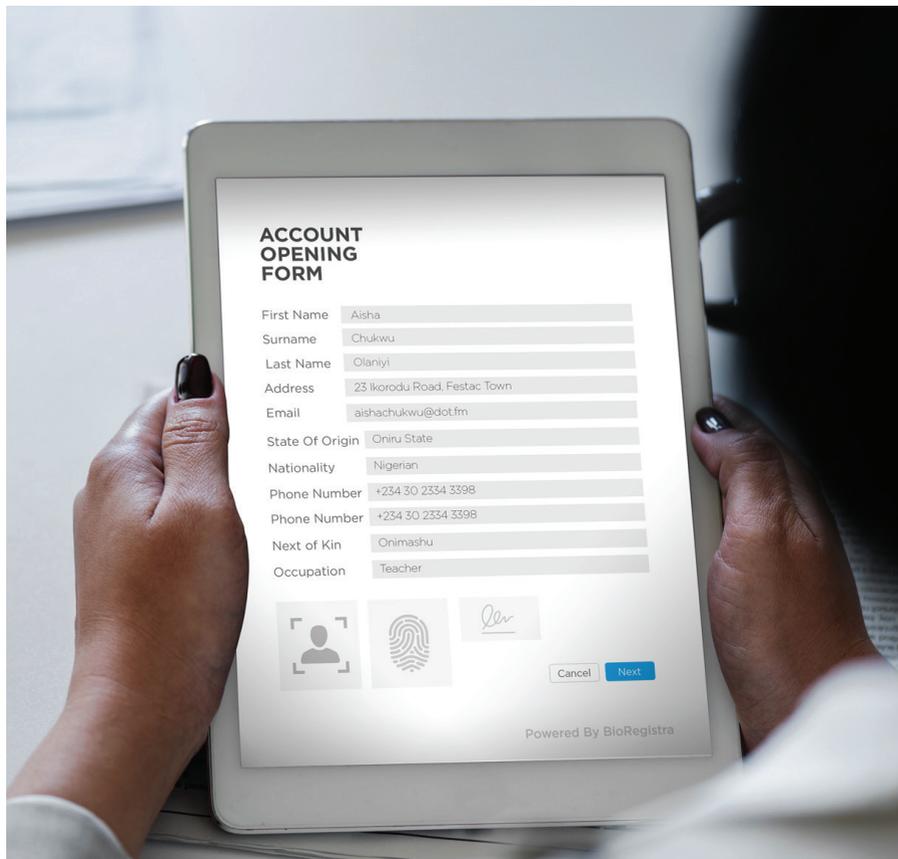
All data collected using BioRegistra are secure and can always be accessed from any mobile device as it is stored away on the cloud.

Analytics and Reporting

CRM reports can be generated, and specific information can be retrieved based on the required parameters.

Conclusion

BioRegistra enables banks to achieve more quickly by digitizing all the biometric forms contributing to the customer acquisition funnel and ultimately impact the bottom line. BioRegistra offers immense benefits to the sales and marketing agents, making their jobs easier and assisting them in concluding transitions faster. Customers also reap the rewards of being attended to faster than ever before.





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