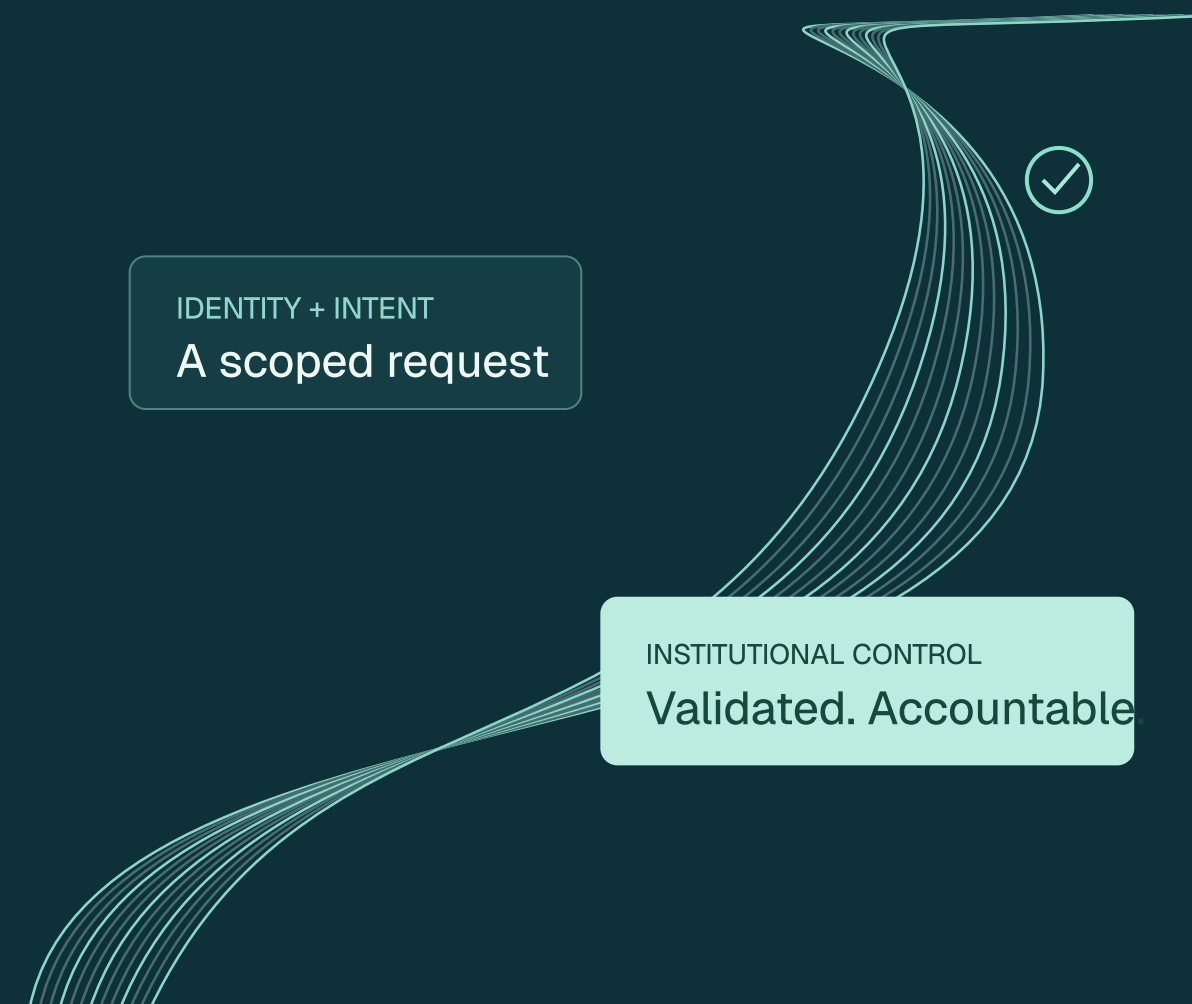


FOR ONBOARDING & CLIENT SERVICES

From identity to banking relationship.

A reusable identity starts the journey. A clear institutional decision opens the relationship.

HYBRID BANKING / A CONNECTED BANKING ECONOMY



Three perspectives. One coherent journey.

The client

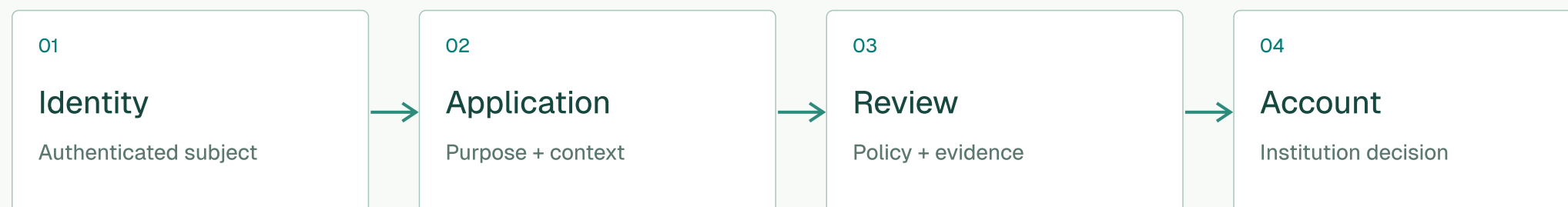
Signs in, provides the requested context and follows the application.

The assisted workspace

Organizes supported information and prepares a reviewable request.

The institution

Checks eligibility, resolves exceptions and records its decision.



02 / TWO DIFFERENT QUESTIONS

Who is this person? Can we serve them?

IDENTITY

Recognize the returning person.

Hybrid-ID provides the sign-in foundation. Optional verification evidence has its own scope, consent, issuer and freshness.

INSTITUTION

Make the relationship decision.

Apply the institution's requirements: residence, intended use, required due diligence, applicable screening and geographic controls.

Ask for what is needed

Avoid unnecessary disclosure.

Preserve context

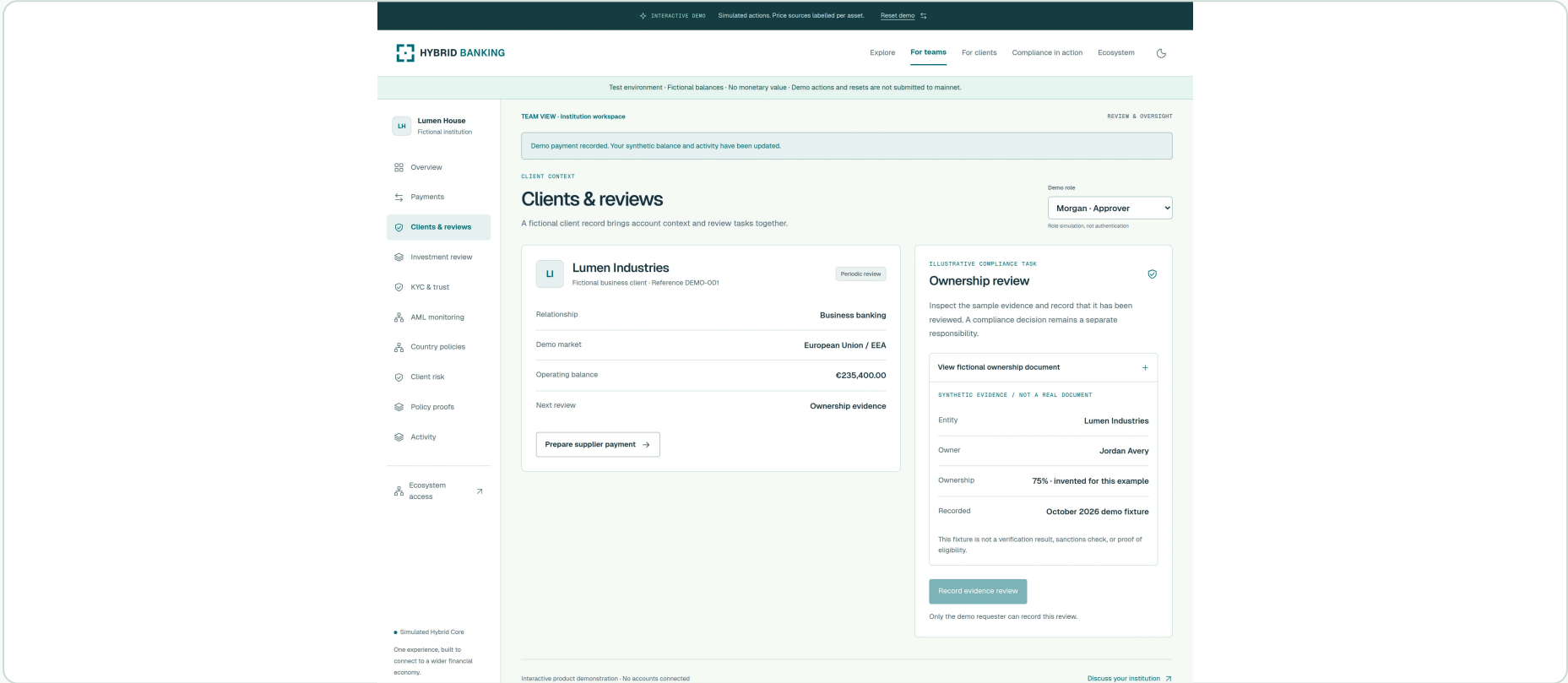
Understand what the evidence actually establishes.

Keep authority local

The institution owns acceptance.

A reviewable case.
A named decision-maker.

PRODUCT PREVIEW · FICTIONAL DEMO RECORDS



Understand the request

Inspect application details and required evidence in the team workspace.

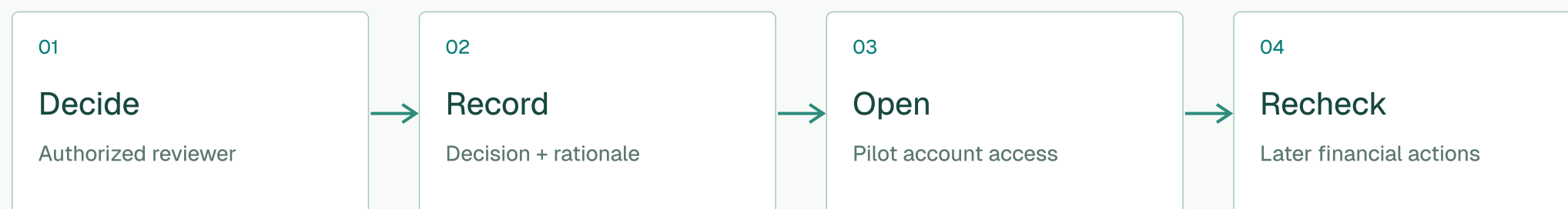
Record the rationale

Approval or rejection belongs to an authorized employee, with an auditable history.

An exception needs a clear next step.

01	Missing evidence	Hold the affected decision and request clarification through the supported service workflow. A richer document checklist is a proposed enhancement.
02	Required review	Route the case to a qualified employee and retain the reason. Country clearance is only one part of eligibility.
03	Protected restriction	A prohibited jurisdiction or unresolved required screening cannot be bypassed by a faster interface.

Approve the relationship. Keep the controls.



Start accurately

The pilot can open a zero-balance account.

Keep restrictions active

Recipients and payments have their own checks.

Respect the environment

Testnet records do not carry real monetary value.

06 / EFFICIENCY WITH EVIDENCE

Measure fewer handoffs. Not a promise of instant approval.

01	Preparation effort	Track manual touches and time until the case is ready for review.
02	Client friction	Track repeat information requests and unanswered service messages.
03	Decision quality	Track exception age, recorded rationale and completeness of required evidence.

07 / START WITH A BOUNDED PILOT

Walk through both sides.

Choose one client segment and its eligibility rules. Test the straightforward journey, missing evidence and a blocked case before expanding.

[Explore compliance scenarios ↗](#)[See the product journey ↗](#)[Browse onboarding resources ↗](#)

Explore with fictional records. Discuss the institution's required controls and connections before moving to real financial services.