

FINANCIAL SERVICES

UBank onboards over 300,000 customers since implementation with seamless online ID verification registration system



- New customers could complete enrolment within two minutes of registering
- Improved staff productivity and customer satisfaction
- greenID solutions further developed into UBank's savings accounts, term deposits, self-managed super funds and home loans

Tags

Financial services

251 – 1000 Employees

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The challenge



The solution



The outcome



The customer

UBank is an Australian direct bank, that operates as a division of National Australia Bank (NAB). It was established in 2008 and provides savings products and home loans over the Internet and telephone.

UBank operates under NAB's banking license and uses its balance sheet, risk management and technology infrastructure. UBank also participates in the Australian government's deposit guarantee scheme.

UBank believes that happiness is more important than money. That satisfaction can come from less, not just more. So they've removed the unnecessary extras. Their aim is to be just the bank you need, plain and simple. Their focus has been taking care of their customers and community with knowledgeable, honest support and convenient, easy-to-use banking products.

The challenge

When UBank started, they offered an innovative 'online' philosophy to enable more competitive banking. This meant no physical branches and customers were serviced exclusively using digital channels – even using Skype to communicate with customers and provide 24x7 call centres.

Without a branch network but strong growth, UBank's back office was inundated with new account applications and copies of identity (ID) documents for checking against ID requirements.

They were in need of an online system aligned with their company strategy.



“greenID online verification solution has become an integral part of our application process. The enhanced efficiencies have greatly improved staff productivity and customer satisfaction.”

Tim Sinclair,
Online Operations Manager, UBank

The solution

We worked in collaboration with UBank to integrate greenID into their existing banking platform – providing a seamless, simple to use, online ID verification registration system that enabled new customers to complete the enrolment and ID process within two minutes of registering.

Since implementation, over 300,000 Australians have successfully verified and opened accounts online with UBank, and we've also developed greenID solutions into savings accounts, term deposits, self-managed super funds and home loans.

Most importantly, the solution stayed true to the brand promise, helping deliver a truly online banking experience.

The outcome

- Over 300,000 verifications
- Online registration & verification

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Platform

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