



channelUnited®
account opening

Because First Impressions Matter

Empower associates and delight customers



**A platform,
not a point solution.**

- Real-Time Booking Capability
- Regulatory and ADA-compliant
- Core-agnostic
- Secure
- Fintech-friendly
- On-Premise or Cloud

The account opening process is a customer's first impression of your company.

A poor account opening experience makes a lasting impression – and can cost you a lifetime of business.

Today's consumers expect seamless, fully digitized banking experiences, but opening an account can be a frustrating, time-consuming ordeal for both associates and customers. Associates often have to look at green screens, which lack sufficient information, while customers look at their feature-rich mobile banking app or online banking website. Moreover, the account opening experience is often inconsistent across channels.

Life's Easier When We're All on the Same Page.

Enter Zenmonics' channelUNITED Account Opening, a digital banking solution that puts customers and associates on the same page. This truly omnichannel solution allows associates to view the same information that customers see to share in a unified, differentiated, fully digitized account-opening experience via any channel or device. This capability enables ongoing customer engagement, drives up success rates, increases cross-selling opportunities, and ultimately grows your bank's share of the customer wallet.

Challenge

Narrowly defined account-opening solutions weaken the customer experience by requiring too much data entry and delivering an inconsistent experience. Many are channel-specific and only partially digitized.

Solution

A feature-rich digital banking, omnichannel platform that enables account-opening across product types in mere minutes from any channel and device.

Benefits to Your Customers and You

For Customers:

- Account-opening in mere minutes via any device and/or channel, including online, mobile, branch, kiosk, and contact center. Customers can choose where, when and how they interact with your bank.
- A consistent, completely digitized experience.
- Ability to open more than one product at a time so customers do not have to enter the same information repetitively.
- Express path for existing customers.



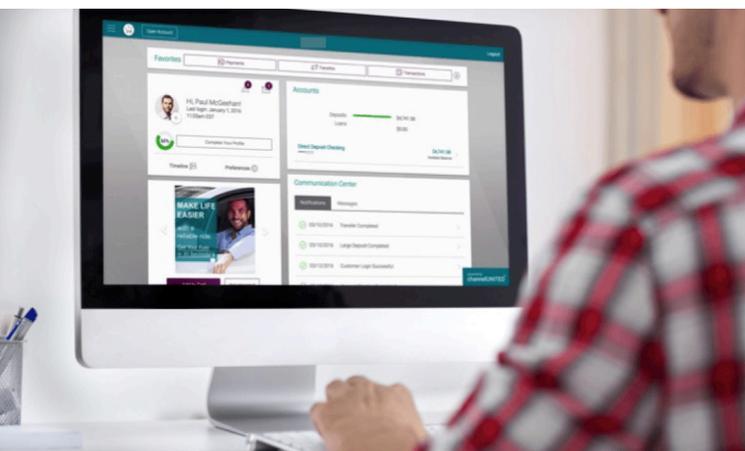
Zenmonics invests in continuous usability improvements to ensure high application success rates to avoid putting this burden on our customers.

- Qualitative and quantitative research
- Quarterly usability studies
- Customer and Banker relevant journeys
- Geographic studies and market segment analysis
- Human Factors design focus
- Analysis of efficiency, engagement, error tolerance, ease of use
- ADA reviewed

- Ability to sign up for accompanying services as part of the process, such as debit card, eStatements, and more.
- Ability to launch account-opening from the bank's store front, digital applications, or marketing emails.
- Clear communication via email notifications, chat, and appointment-scheduling options.

For Financial Institutions:

- Account openings increased by frictionless, real-time processing with pending-application notifications and insights.
- Unified environment facilitating continuous customer engagement.
- Core-agnostic solution powered by a digital open-banking API to enable self-service and assisted transactions on a single platform.
- Cloud-enabled, fintech-friendly solution for ongoing innovation and seamless integration with best-of-breed technology.
- Compliance validation through pre-filled, automated fields, and integration with third-party solutions for customer verification.
- Ability to add and configure products without code changes.



channelUNITED® Account Opening is a module of Zenmonics' channelUNITED, a single platform that enables sharing of customer, account and transaction data to be shared across all banking channels. The solution is the only market solution that allows banks to expand their platform to enable additional sales and servicing features to drive greater efficiencies, customer retention, and increased share of wallet.

channelUNITED Account Opening is an essential component of your bank's ongoing digital transformation and how you stay continuously engaged with your customers.

About Zenmonics

The preeminent provider of Banking Channel software for the global financial services marketplace. We assure financial institutions stay continuously engaged with their customers. Our channelUNITED platform provides an open standards, core-independent, true omnichannel solution that spans all self-service and assisted channels to meet your digital transformation needs. Zenmonics' channelUNITED platform was purpose-built as a single technology stack, built upon an open banking API architecture that enables it to be fintech friendly, cloud-enabled, and continuously innovative.