



Finonyx OnBoard Smart

Digital & Automated Customer Onboarding for Banking

Customer onboarding is the first touchpoint between a bank and its customer. Traditional onboarding involves paperwork, branch visits, manual data entry, and delayed approvals, resulting in poor customer experience, compliance risks, and operational inefficiencies.

Finonyx OnBoard Smart simplifies this by providing a fully digital, automated, and compliant onboarding platform. It enables banks to onboard retail, corporate, SME, and NRI customers seamlessly with integrated KYC, document validation, and instant account creation, powered by a microservice architecture.

Why OnBoard Smart?

- Enables fully digital customer onboarding with zero paperwork
- Pre-integrated with Oracle FLEXCUBE and compatible with all core banking systems
- Automates KYC, data validation, approvals, and document handling
- Reduces turnaround time from days to minutes
- Ensures compliance with KYC, AML, and regulatory standards
- Provides dashboards for customers, RMs, and operations teams

Key Features

Customizable Digital Workflows

Supports onboarding for retail, corporate, NRI, SME, and priority customers with configurable workflows and multi-level approvals.

FLEXCUBE-Integrated Platform

Pre-built integration with all versions of Oracle FLEXCUBE and seamless connectivity with CRM, AML, eKYC, and external APIs.

Smart Document Management

Digitally captures and validates documents without a separate DMS; supports Aadhaar, PAN, KYC forms, and business documents.

Real-Time Tracking & Dashboards

Customers and RMs can track application status, pending actions, turnaround times, and escalations across branches.

Automated Alerts & Communication

Sends instant SMS and email notifications for submission, approval, rejection, or additional document requests.

Secure & Scalable Architecture

Microservice-based framework with role-based access, encrypted data handling, and ISO 27001:2022 standards.

Technical Highlights

| Component | Details |
|--------------------|---|
| Technology Stack | Microservices, REST APIs, Java, Containerized (Docker/Kubernetes) |
| Core Integrations | Oracle FLEXCUBE, CRM, LOS, eKYC, AML, Credit Bureau APIs |
| Deployment Options | On-premise, Private Cloud, Hybrid |
| Workflow Engine | Rule-based approval matrix with maker-checker control |
| Security | Role-based access, audit logs, encryption at rest & in transit |
| Document Handling | API-based capture, OCR-ready, supports Aadhaar, PAN, Passport, Business IDs |
| Architecture | Scalable microservices + load balancer for high availability |

Business Impact

Faster Onboarding

Reduces account opening and loan activation time from days to minutes.

Lower Operational Costs

Cuts manual processing, paperwork, and dependency on branch workforce.

Enhanced Compliance

Ensures KYC, AML, FATCA, and audit-ready processes with complete traceability.

Higher Productivity

Automated workflows free staff from repetitive data entry, enabling focus on customer engagement.

Improved Customer Experience

Delivers a quick, paperless, and digital-first journey that enhances satisfaction and retention.

Scalable Growth

Supports high application volumes without increased manpower or infrastructure load.

Transform Customer Onboarding with Finonyx OnBoard Smart

OnBoard Smart is more than a workflow, it is a secure, intelligent, and scalable onboarding ecosystem built for modern banking.

Partner with Finonyx

Join hands with a partner that understands banking inside out. Finonyx combines deep domain expertise with future-ready solutions like OnBoard Smart to power your digital transformation journey.

For more info



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