

Instantly!

Digital account onboarding
with NFC technology



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Instantly! Concept

a product for



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CONCEPT / BUSINESS BRIEF

New fintech product

Onboard more
customers

Increase business
revenues

a product for



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CONCEPT / OPPORTUNITY

UAE

9.157.000+
people ناس

81%
expats 🇸🇦

4,22%^{yearly}
growth

?????

How might we easily onboard newcomers and expats to make them become full customers afterwards?

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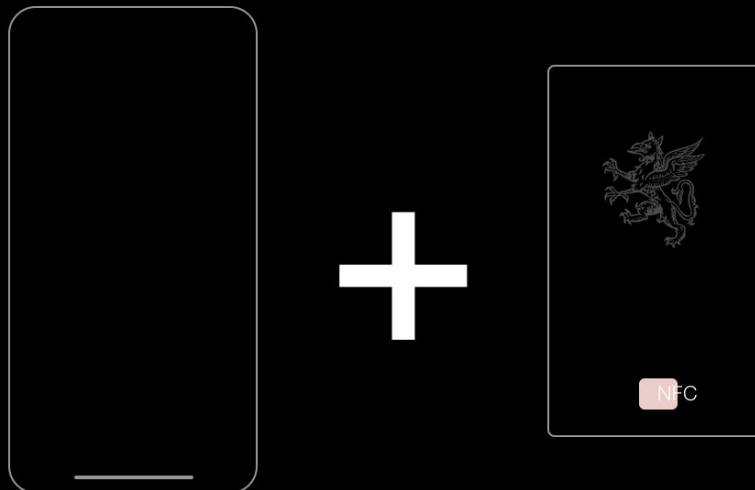


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NFC

“Apple will expand the iPhone’s NFC chip reading capabilities before the end of 2019 so that it can be used to read data stored in security chips like those used in passports, according to comments made by the UK government.”

<https://www.nfcw.com/2019/04/09/362259/apple-to-unlock-iphone-nfc-to-read-passports/>



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Instantly!



Instantly is a digital account that allows people to use their digital ID and NFC device to onboard and to get a virtual limited account anywhere, at anytime.

What does limited mean?

Virtual account + Money top up + send money + pay with Apple Pay and done!

As an expat, if you want to open a full account with a bank, you need to wait approximately 1 month to get the Emirates ID. Cut waiting times by granting newcomers to open a virtual account with their home ID.

Make them become “light” users immediately and then turn them into full users promoting all your range of products... or at least the ones they might find interesting.

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Instantly! Experience

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Rama

28 years old
Legal in architect firm
First job

“My dream is to buy my own apartment”

Monitoring addicted, she has a new job and she is ready to save money to make her dream become true. She is trying to develop & maintain a healthy spending/saving habits

CHARACTERISTICS

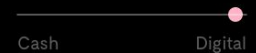
Customer loyalty



Finance planning



Methods of payment



Knowledge of the bank



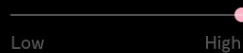
Commercial engagements



Nature of experiences



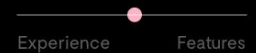
Willingness to innovation



Investments



App and services' choice



USER GOALS

- Start saving money in an engaging way
- Buy her own flat
- Check her spendings
- Learn about investments

DIGITAL TOUCHPOINTS



Branch



IB



Mobile

FEATURES HE USUALLY USES

Bank account
Credit card
Mobile payments

FEATURES HE MIGHT USE IN THE FUTURE

Financial manager
Budget & financial planning
Insights & reports
Saving goals

BANK OPPORTUNITIES

Become the everyday control and management tool

Improve products perception

Reassure and raise awareness on the user's autonomy

Engage the user on new offers custom-made on his behaviour

Up-selling / Cross-selling

Become a Hub of services and information

EXPERIENCE

Full digital onboarding through NFC technology & Passport/National ID. @airport journey

FEELING



USER STORY

Rama is an expat that lands for the first time in Dubai. She got a job as a legal in a big architect firm. Her flight landed at 9.00 am at Dubai airport

Rama searches for wifi connections at the airport, and suddenly she can see Instantly Free Wifi service. She connects to the landing page in order to authorize her phone to the connection

The landing page explains to her that to open a full account in Dubai it normally takes longer, but with Instantly she can open a limited account and a virtual card using her passport, in just 5 minutes. She decides to download the app

Once she downloads the app, she reads the step by step tutorial

She puts the passport next to the phone, then makes a photo of the front page of her passport and lastly she takes a selfie and validates her identity. At the end, she creates a password for her account

Rama opened her first light account, she has his first Virtual Debit Card topped up with 10000 AED. She adds it to the apple wallet. She also has 10% cashback and offers

After one week she receives a push notification inviting him to completely onboard to get a special debit card, a credit card, and a full account

USER EXPECTATIONS

She immediately connects to free wifi, easily find the exit, and locate an ATM where she can withdraw her first money

She wants to easily connect to the wifi so she can talk to her husband and search for the hotel address

She didn't even think of opening an account already or of withdrawing money. She likes the fact that somebody else is taking care of her needs

She wants to receive all the needed information, explaining exactly what the product is about and how it works. It needs to be easy and fast

A process that is both easy and safe at the same time

A fresh new looking app, simple to use so that he can pay the taxi and whatever she needs with a local currency

Since the light onboarding has been super easy, she expects that the full onboarding is similar

USER THREAT

Being out of her comfort zone "Where am I?", she is afraid of not having a fair exchange rate

Having to pay for the wifi or also having bad reception

Trusting a bank enough to immediately open a bank account

Rushing into getting an account without checking other options

Wondering if she isn't rushing into getting a new account, but the fact that it's just a virtual one, this reassures her

Wondering what's gonna happen if the app doesn't work correctly and how is she going to pay (in case he can try to withdraw some cash immediately)

Asking herself how many steps will she need to make in order to have a normal account?

TOUCH POINTS
Journey attached



JOURNEY PHASE

Arrival

Awareness

First Contact

Decision

Onboarding

First Login

Upsell

INTERACTION

Mobile phone, Merchandising, banners

Mobile phone, webpage

Mobile phone, webpage

Mobile phone, Instantly app

Mobile phone, Instantly app

Mobile phone, Instantly app

Mobile phone, Instantly app

BUSINESS OPPORTUNITY

The opportunity is to immediately onboard a new customer. Avoid making him feel lost in a new country by giving him everything he needs in order to live like a local

Giving a free wifi connection named like the product/service offered to the user

Trigger interest in the user, make sure that the bank offer gets stuck into her head & make the user download the app

Be explicative in a simple way, not too much information, just the really important ones. Be transparent and understand which questions the user might have in order to fulfill them

Giving the possibility also to expats to light onboard and to use a virtual card. The same person might become a full customer in a couple of months

Push both the top-up of the card and the inclusion of it in the apple wallet, all at his first login

Allow to full onboard digitally, and make the user decide if going to the branch to sign the documents and getting the cards or if receiving them at home

BUSINESS DESCRIPTION

Be able to convert more users as possible when they land. Make them understand that NBD is the bank they are looking for and that will be always them. Make the light onboarding easy, without necessarily have the full one during the first step

Make sure to be the first bank to approach expats, get in touch with them and offer a simple product/service

Give all the needed info to the user while she is connecting to the Instantly airport wifi, explaining him the product

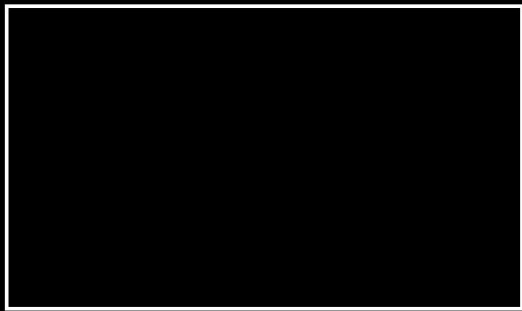
Convincing the user that Instantly is the right choice, make her do the light onboarding in order to have a new customer

Easily onboard new customers, few steps getting all the needed info, making sure to follow legal & compliance procedures

Make sure that the user starts using the app as soon as possible, daily would be the best option

Turn light customers into full customers offering a wide range of products

Touchpoints

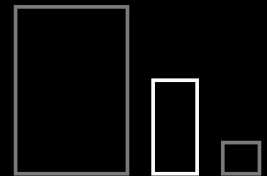


Banners



ATMs

Physical Debit Card +
Prepaid phone card



Smartphone

Temporary Account +
Virtual Debit Card



Passport
or Nat. ID

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EXPERIENCE / WIREFRAMES



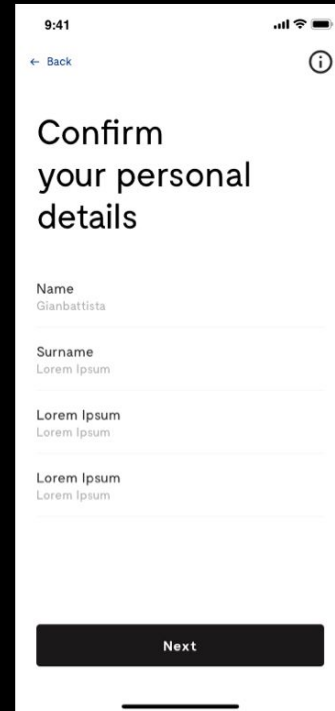
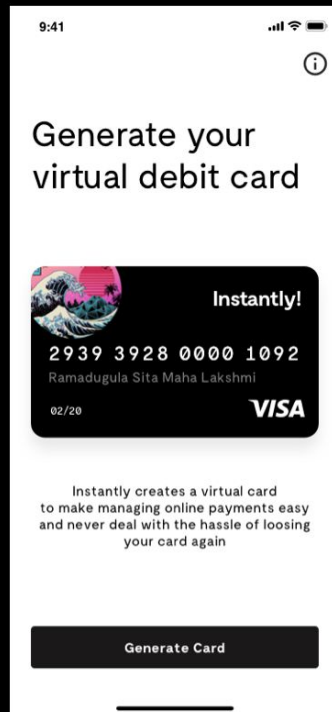
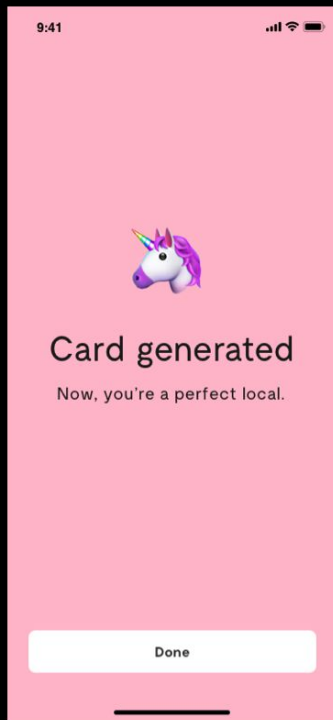
Concept wireframe

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EXPERIENCE / VISUAL JOURNEY



Please refer to the attached screens for the entire flow

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Instantly! Visual Concept

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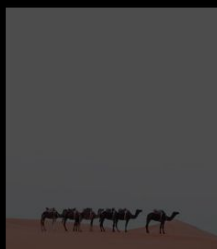
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Region & Culture

Drawing inspiration from the surroundings.
Creating design elements that will seamlessly blend in
with the environment and intersect with design
sensibilities of the region, its' culture and people.



Intricacy
Symmetry
Precision



Prosperity
Grandeur
Earthy tones



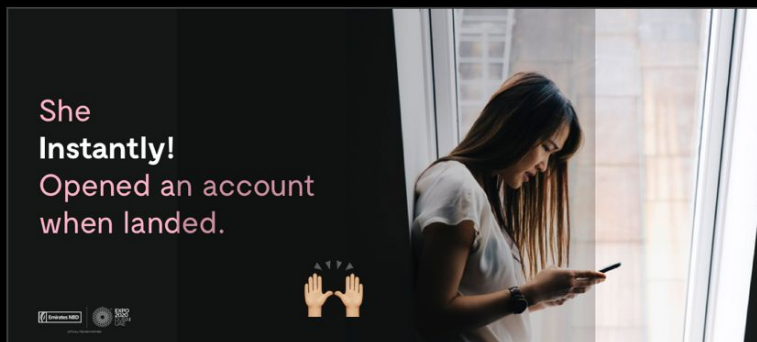
Colors

Warm, welcoming, soothing. All represented by the pink, typical of the sunsets in the emirates.



Tone of voice

Friendly, easy, to the point. Three distinctive qualities that are represented also in the use of emojis.



Your card arrived



Success!

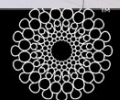
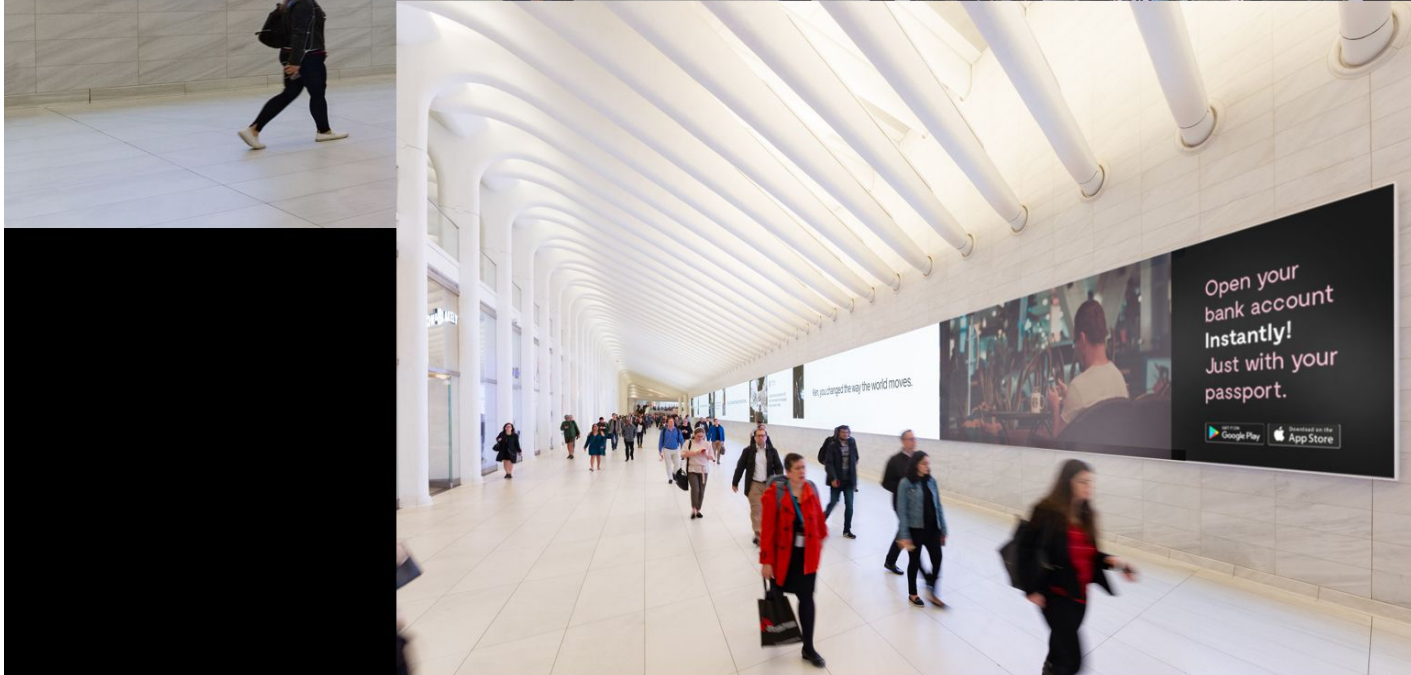
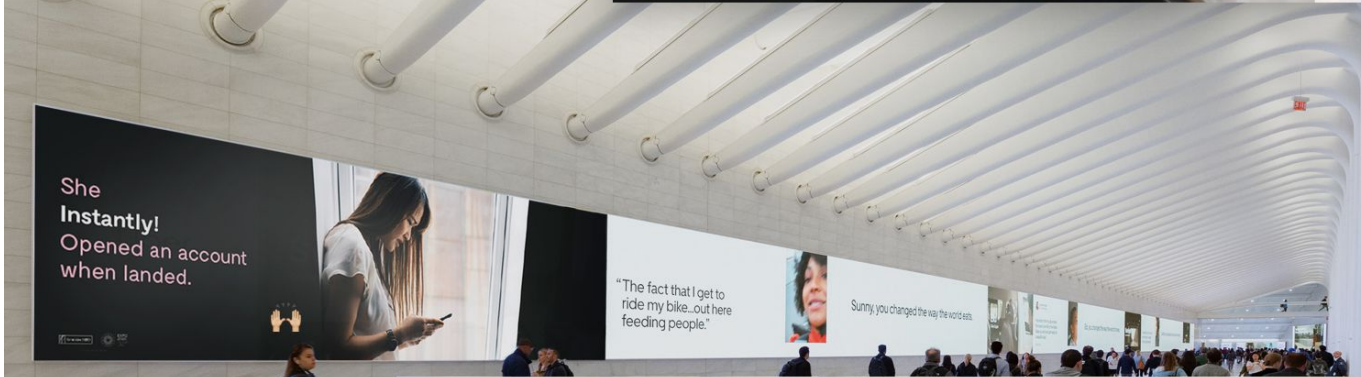
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VISUAL CONCEPT / CAMPAIGN

Airport campaign

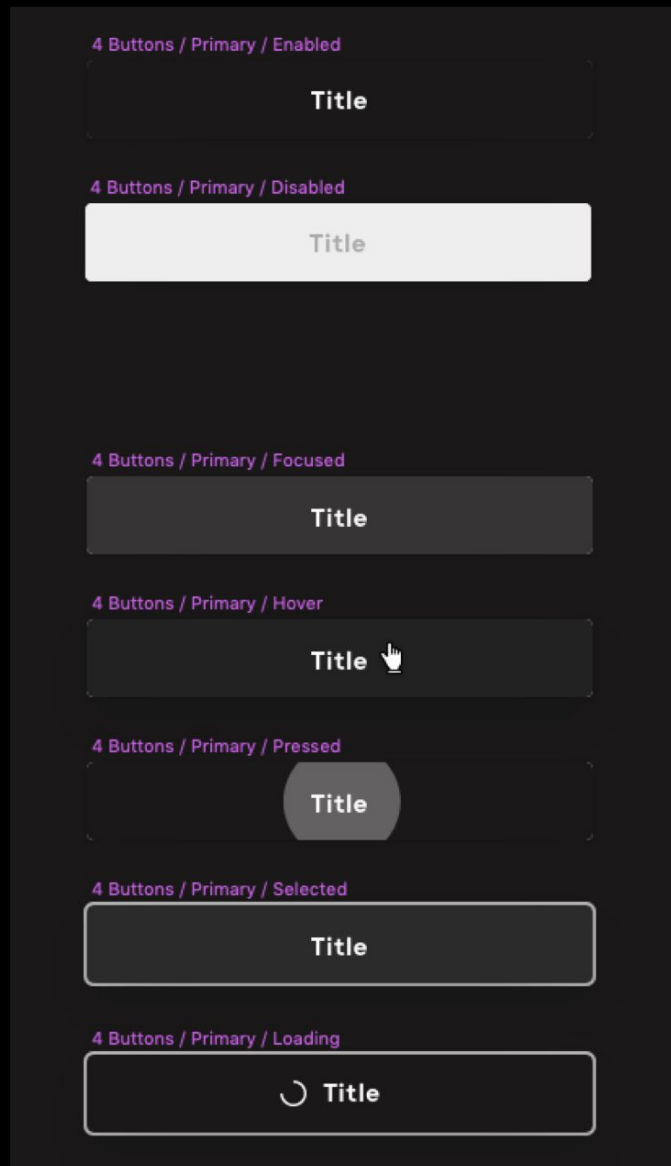
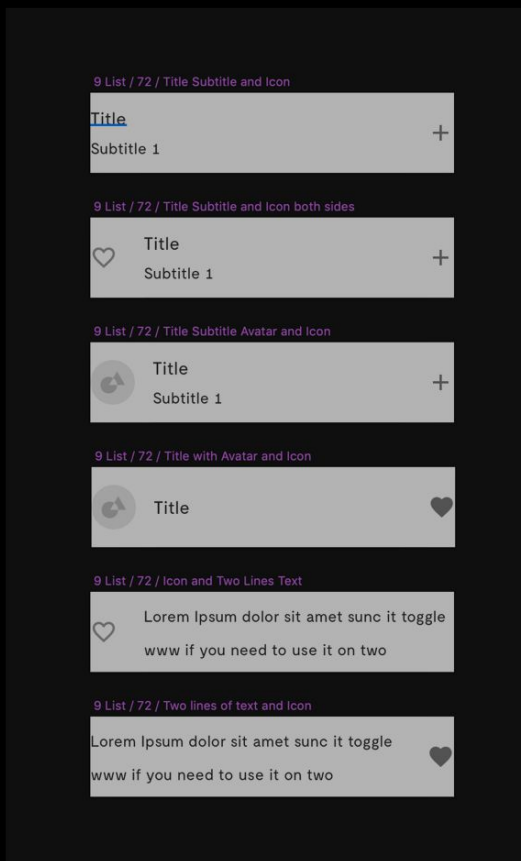


EXPO 2020 DUBAI UAE

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UI Deconstructed

Example of list items and buttons used from the library



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9:41 📶 🔋

← Back ⓘ

Confirm your personal details

Name
Gianbattista

Surname
Lorem Ipsum

Lorem Ipsum
Lorem Ipsum

Lorem Ipsum
Lorem Ipsum

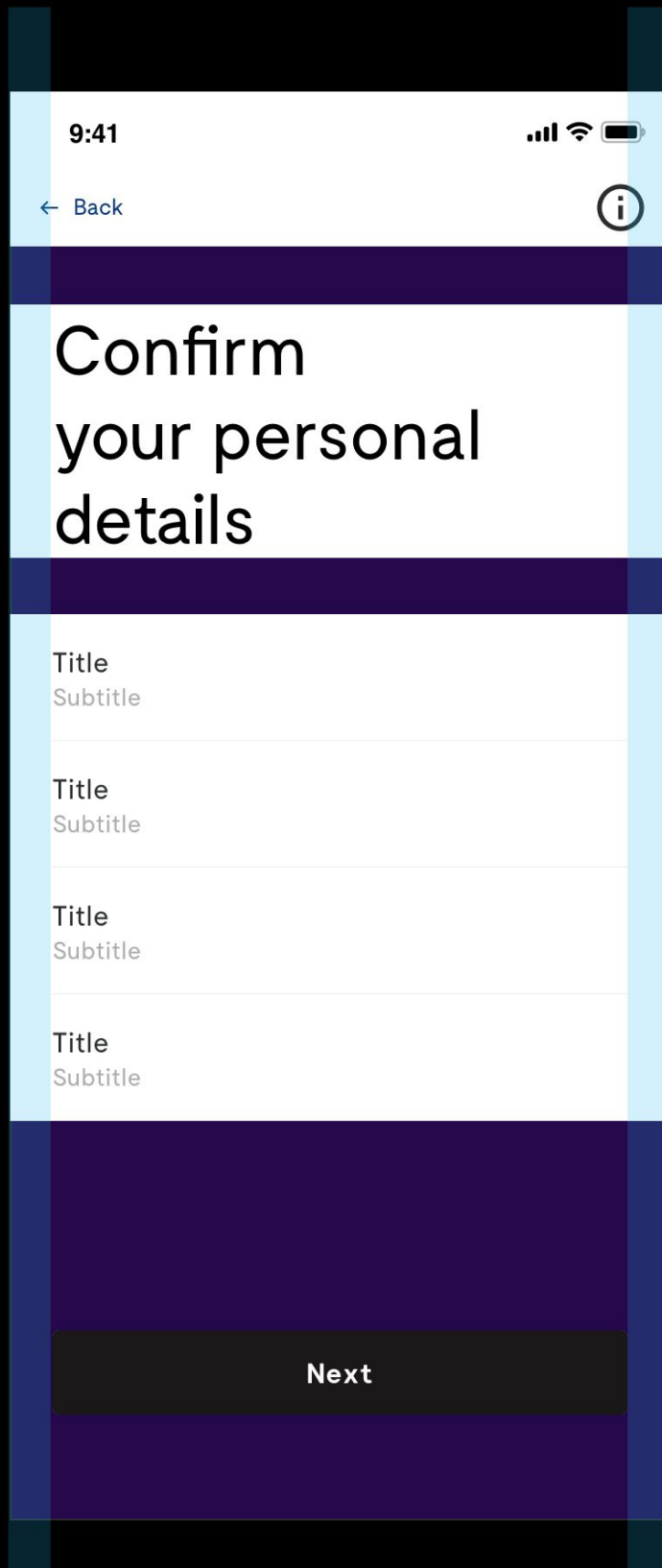
Next

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VISUAL CONCEPT / UI DEC. 2



Top / Header / Collapsed

Concept Screens are based on 8-point-grid system. Relations between UI components have been accurately calculated. Each component used is coming from personal library, accurately changed for serving the concept purpose.

```
<ListFeed>  
  <info>  
    <title>  
    <subtitle>  
  </info>
```

Buttons / Primary / Enabled

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Thank you!

Gianbattista Bifulco

<https://linkedin.com/in/gianbattistabifulco/>

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