

CLIENT GROWTH ENABLED FOR MOBILE OPERATOR Based on DigitalKYC

CHALLENGE

A major European mobile operator with and international footprint has the ambition to become a customer-focused digital company. On one hand, clients increasingly demand convenience when getting a new mobile number, modifying their existing contract or switching operator. On the other hand, Know Your Customer regulations force mobile operators to verify identities as part of the fight against terrorism and financial crime. Accordingly, a client identification based on verified ID-Documents is required. This client identification also contributes to avoid fraud and the linked financial losses.

Hence, in order to grow its client base, the mobile operator must provide a superior client experience that creates a positive first impression, while ensuring compliance.

Furthermore, the introduction of eSIMs will make it easier to conduct client transactions without a brick-and-mortar presence, a tendency that has been accelerating since the pandemic.



SOLUTION

In order to optimize the touchpoints with the broadest client base, it was decided to go for a 100% digital and omni-channel solution, meaning that the client interaction should be possible in-store, via telephone and, most important, also 100% online. Furthermore, various identification options should be possible ranging from e-ID to remotely available manual ID-Documents verification for many nationalities. Indeed, the integration of various ID-technologies, based on ID-documents, devices, mobile numbers, profiling, biometrics as well as specific local methods, ensure that DigitalKYC can be adapted to many different countries.

While the use of standard equipment would be possible in-store, KYC must work outside the store i.e. on multiple devices and operating systems. The set-up was also enabled.

Convenience demands an intuitive journey, especially when online, that must only take a few minutes. Further, a maximum of data has to be captured and populated automatically.



The process was designed in close collaboration with the Client Experience team of the mobile operator in view to ensure the highest rate of client completion. Fluidity is key, as any break in the process creates client frustration, increased dropouts and costly manual steps for the mobile operator. Based on design-thinking, the most adapted modules were selected and combined into a seamless workflow that is resilient, secure and compliant.

Naturally, DigitalKYC had to be integrated into the existing web and mobile architecture in order to allow for continuity and potentially exposure to other services.

This incorporation into the back office and dashboards facilitates human intervention, if necessary.

Another aspect is scalability, as DigitalKYC must be able to cope with significant onboarding peaks, for example during national holidays or at the launch of new smart phones; here, the use of cloud-based infrastructure proved to be a key enabler.

The outcome of all this is a simple and fast client journey.

The whole solution was designed in order to enable broader opportunities, as DigitalKYC on mobile devices represents an entry point for trusted digital identity. Indeed, such a digital-ID opens the door to a wide array of mobile based services: Banking, wallets, travel, events booking, online gaming and more.

Thereby, the mobile operator becomes the partner of choice for providers of mobile based services.

While the project started with a focus on the B2C clients, it is now being expanded to the B2B as well as the BsB2C markets.



BENEFITS

- Omni-channel experience attracts high client volumes.
 - Enhanced client satisfaction favours retention and strong client relationships.
 - Positive image as digital company.
 - Digital process enhances productivity with cost saving up to 90% *, thereby increasing margins.
 - Strong security features ensure compliance in the most invisible manner.
 - Foundation for the up selling of mobile based services.
- Overall, the mobile operator is strengthening its competitive position!**



The integration of Digital DKYC in our on-line sales processes allowed a much faster onboarding process of new customers and significantly reduced waste in back-office. It is a major step forward in a true digital transformation towards our customers and a key enabler for a next-gen risk management.

Yves DECHILLY,
Director billing and Risk management, Proximus



DigitalKYC creates a competitive edge for mobile operators by significantly enhancing the client experience and further by empowering the offering of a broad spectrum of mobile based services... “

Frank ROESSIG,
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