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# Customer onboarding

End-to-end solutions

## KYC + e-sign + eID = fast, secure customer onboarding

Scrive is a leading European provider of digital solutions powered by electronic signature and digital identity services. With over ten years of experience serving the banking and finance industry, Scrive brings value to its customers by:

- Improving customer experience, security, compliance and data visibility
- Serving as a highly knowledgeable, customer-centric partner and guide for digital transformation: “We get you there”

### Customer onboarding modules



#### End-customer registration

Customer adds personal and/or business info. KYC flow and PEP check is performed.

#### Customer authentication

Customer identifies themselves to prove they have the right to sign.

#### Contract package signing

Agreement populated with previous data entries. Customer signs via Scrive.

#### Successfully onboarded customer

New customer added to system. Customer data is maintained and monitored.



*“We’re thrilled with the significant volume of business and interactions we have run through the system. Our clients and advisors are delighted.”*

**Craig Murphy, Innovation Manager at Coutts (NatWest Group)**

### Why Scrive

Organisations like **NatWest/Coutts** and **Nordnet** have chosen and continue to rely on Scrive to increase their competitiveness by automating both customer-facing processes and internal operations. With deep industry expertise and knowledge of local markets, Scrive provides clients a wealth of advice and on-going support in the areas of:

- Business processes
- Technical implementation
- Regulation
- Risk
- Security
- Change management
- Solution adoption

Scrive’s legal team is working at the forefront of the fast-changing regulatory landscape regarding trust services (e-signing and digital identity) and is well positioned to support customers in meeting compliance requirements, especially those related to anti-money laundering/Know Your Customer (AML/KYC) and personal data protection (GDPR).

Founded in 2010, Scrive is headquartered in Stockholm, with offices in Denmark, Norway, the Netherlands and Germany. The company is backed by Vitruvian Partners and has 250+ employees.

# End-to-end onboarding solutions

Scrive's e-signing and digital identity services are combined with web forms and data source connectors from our partners to build complete solutions.

Follow the links to preview examples:

[Customer fills out form before signing](#) (form)

[Customer fills out document and signs](#) (document)

## eSign - electronic signing

Scrive's electronic signature service, eSign, is an intuitive tool for sending, signing and managing agreements on any device, efficiently and securely. To ensure that agreements can only be accessed and signed by the intended parties, authentication is integrated in eSign, enabling the signing party to verify their identity and sign the document within the same digital workflow.

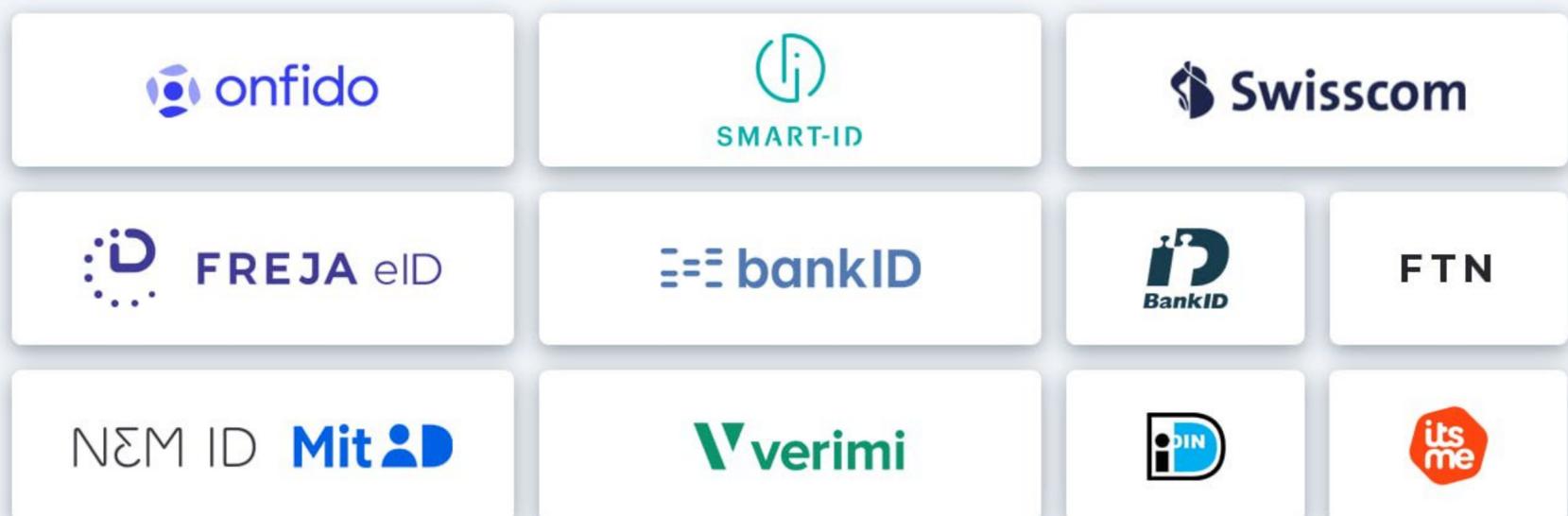
The eSign API enables businesses to integrate any or all of the eSign functionality into their own systems and services. [See API documentation](#). A key part of Scrive's value proposition is the commitment to the customer through every stage of the integration to ensure scalability, sustainability and minimal business disruption.

eSign is also available as a stand-alone portal (eSign Online) and as a managed service (eSign GO) optimised for highly-standardised agreements.

## eID Hub - digital identity

Scrive's digital identity platform, eID Hub, is an API that makes it easy for businesses to integrate ID verification into their own systems and services, enabling an all-digital customer experience. eID Hub simplifies the digital identity journey by providing a single point of access to all the identity services that Scrive supports, with new services continually being added.

Key use cases include secure login, Know Your Customer (KYC) checks, customer authentication (e.g., when performing certain actions like high-value transactions) and signing documents.





# Nordnet case: Setting the pace for customer experience

## Challenge

Nordnet identified their new customer onboarding process as a crucial area of focus if they were to give their customers a truly online banking experience. The “semi-manual” process they had in place was becoming unsustainable from both a customer experience and administrative standpoint.

## Solution

Nordnet chose a solution combining Scrive’s e-signing and digital identity services with user-friendly digital forms provided by Scrive’s partner Sweet Systems. The 100% digital process allows customers to fill, sign and submit the onboarding forms online. Nordnet’s admin team can easily create, update and manage these forms—without IT help. And: no paper to process and store.

To meet security requirements, customers authenticate themselves with eID when signing the agreements, with Scrive supporting local eIDs in all the markets where Nordnet operates.

## Results

The solution was first rolled out in Norway, for stock savings accounts (ASK). In the first 20 days of going live, the volume of processed forms quadrupled.

The continued rollout met with success for retail customers in Sweden and Norway, where conversion rates rose from 30% to 65% and from 33% to 71%, respectively.



*“The effects we have seen in the customer journeys we have digitalised and automated have been high above expectations. Over 50% higher conversion combined with considerably reduced lead times and better automated communication with our customers.”*

**Carl Lönndahl, Head of Change & System Management, Nordnet**

**To learn more about Scrive**

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