

Digital Personal Account Onboarding Accelerator

Today's clients expect speed, convenience, and security, but traditional account opening can't keep up. Mphasis Silverline's Digital Personal Account Onboarding Accelerator delivers a fully online, frictionless experience that reduces manual work, ensures compliance, and **accelerates time-to-fund by 20-40%**.

Built on Salesforce Financial Services Cloud with Alloy, DocuSign, Plaid, and Agentforce integrations, the accelerator streamlines every step — from application to decisioning — into a fast, compliant, client-friendly process while enabling banks and credit unions to capture deposits faster in digital channels.

Key elements of accelerator

- **Faster time-to-fund:** Automated digital application processing accelerates account opening.
- **Seamless onboarding:** Integrated KYC/KYB/AML and identity verification reduce risk and rework.
- **DocuSign integration:** Capture e-signatures for applications and disclosures digitally.
- **Error reduction:** Guided data capture minimizes mistakes and ensures compliance.
- **Digital experience:** Mobile-first, frictionless account opening improves satisfaction.
- **Lower costs:** Automation reduces reliance on manual back-office processes.
- **Actionable insights:** Real-time onboarding data provides sentiment capture and decision-making insights.
- **AI-powered personalization:** Marketing Cloud + Agentforce deliver tailored journeys that nurture deposit funding.
- **CSAT surveys:** Automated surveys capture client satisfaction at key onboarding milestones, providing feedback loops to continuously refine the client experience.

Accelerator onboarding flow and requirements

Digital application submission

Client begins their application digitally through a mobile-first experience. Data is captured via guided workflows, minimizing errors.

Real-time compliance validation

Integrated KYC/KYB/AML checks through Alloy/Plaid instantly verify client identity and ensure compliance.

Frictionless account opening

Once verified, disclosures are sent for DocuSign e-signature, account details are captured, and the account is booked into the core system.

Deposit growth through personalization

Post-opening, Agentforce engages clients with personalized messaging, while Marketing Cloud automates deposit funding nudges and cross-sell opportunities.

CSAT survey feedback

Automated CSAT surveys provide actionable insights for ongoing improvement.

Designed for FSC or Sales Cloud, the accelerator delivers immediate value on its own, while optional components can further elevate the digital account opening experience.

Required:

- Financial Services Cloud (FSC) or Sales Cloud

Recommended:

- Alloy, Plaid for KYC/AML and funding validation
- DocuSign integration for compliant e-signatures
- Marketing Cloud for personalization and surveys
- Agentforce for CSAT intelligence Mobile app

About Us

As part of Mphasis, Silverline leverages insight acquired through thousands of engagements along with real-world expertise gained across the Financial Services industry, including: banks and credit unions, mortgage companies, wealth management firms, investment banks, hedge funds, and insurance companies. From strategy and implementation to managed services, we guide clients through every phase of their journey — enabling continuous value with the Salesforce platform.

For more information, visit: silverlinecrm.com/financial-services

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