BEST PRACTICE REVIEW

DIGITAL ONBOARDING

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Introduction

N5 has deep, domain knowledge and experience of financial services gained from working with some of the world's most innovative financial services organisations.

We have developed a unique benchmarking system that scores propositions in financial services across more than 100 different features to identify the most innovative thinking and best practices.

Organisations with higher scores are delivering superior experiences to their customers, and are great examples for other organisations to learn how their own propositions could be enhanced and differentiated.

This document is focused on the onboarding journey, the critical first experience for customers taking out new products and services with organisations.

N5 approach to best practice reviews

N5 reviews the worldwide marketplace for providers that stand out because of what they are doing, the way they do it or the recognition they are getting.

Then, publicly-available information is used to analyse each provider's proposition and identify features and processes from a customer perspective.

Next, each of the features and process steps are rated using N5's proprietary scorecard, which assigns points based on whether the feature is present and how well it's been implemented.

Finally, we showcase the best of the best and describe why it represents best practice.

Onboarding

A critical customer experience

What is onboarding?

Onboarding is the process of getting new customers to ‘first value’ as quickly as possible when they decide to sign up for a new product or service with an organisation. Digital onboarding is when this process is entirely online or via mobile.

It takes the customer through a series of steps that establish the information required for them to benefit from the product or service, whilst ensuring compliance with regulatory, legal and commercial requirements.

In financial services the onboarding process typically encompasses everything from initial application form, disclosure, identity checks and contract, to welcome communications, first time use and check-ups.

The process can be a combination of automated and manual steps that are necessary to ensure compliance with commercial, legal and regulatory practices such as Know Your Customer and Anti-Money Laundering.

The onboarding honeymoon

Onboarding starts the moment a potential customer considers a product and ends when they feel the product has satisfied their initial expectations of it.

Some organisations have fixed periods for this time such as 90 days, but from a customer perspective it will vary by individual.

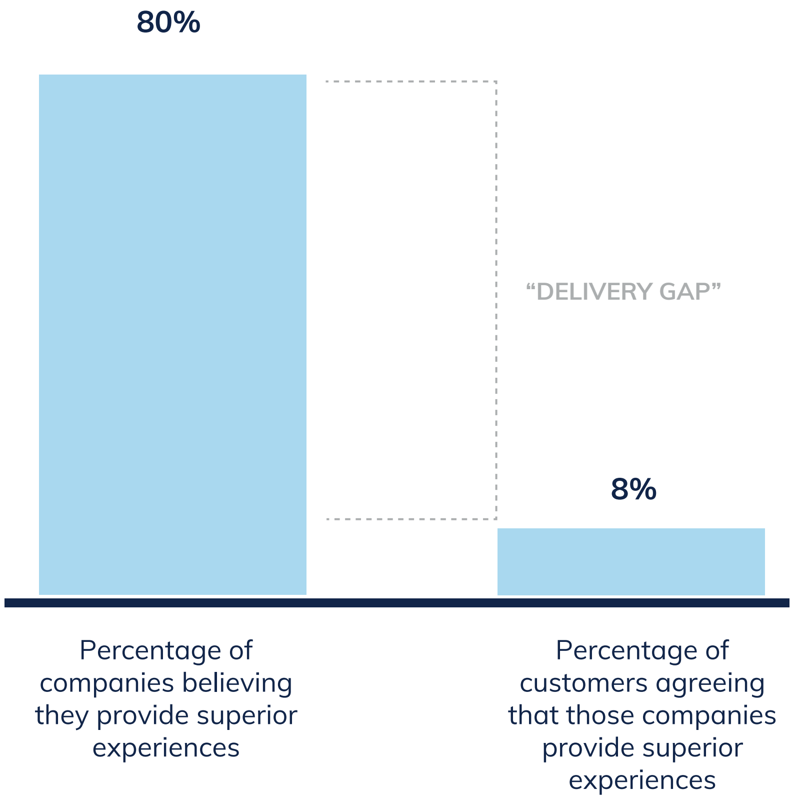
We think of this period as the honeymoon - the first, real experience the potential customer has of the organisation and it sets the perception, mood and expectations of the relationship going forward.

A good experience during the honeymoon will help the relationship last longer and generate more value than a bad experience...and it’s unlikely you will get a second chance to make a good first impression.

*https://www.bain.com/bainweb/pdfs/cms/hottopics/closingdeliverygap.pdf

The experience disconnect

Perceptions of customer experiences differ, with 80% of businesses believing they provide superior service to their customers, whilst only 8% of customers say they receive it. In fact, only 1% of customers feel that businesses consistently meet their expectations. This creates a value delivery gap of over 70% between companies and customers.



Digital hasn't replaced human interactions

80% of banking touchpoints occur on digital channels*

72% of consumers want an all-digital onboarding system**

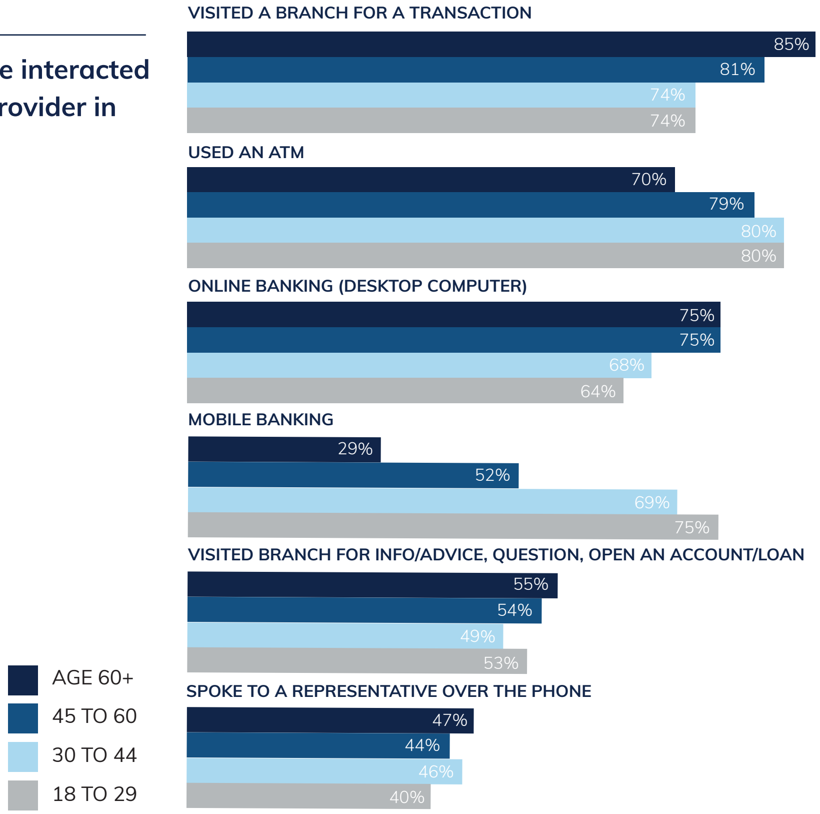
75% of financial product sales are through non-digital channels*

37% of financial services customers purchasing in branch said it was easier to talk to a representative***

36% of financial services customers purchasing in branch said they wanted to be able to talk to someone if there was a problem***

27% of financial services customers purchasing in branch said they wanted to confirm their understanding of product and service options***

How consumers have interacted with their banking provider in past two years ****



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*Source: www.mckinsey.com/industries/financial-services/our-insights/the-balancing-act-omnichannel-excellence-in-retail-banking

**Source: https://www.signicat.com/resources/digital-customer-onboarding-are-you-doing-it-wrong

***Source: Optimizing Your Digital Account Opening Process, CEB

****https://thefinancialbrand.com/72977/digital-channels-retail-branches/

Onboarding challenges

Whilst new-entrant digital financial organisations have been able to more easily streamline their onboarding processes, established financial institutions have found it challenging to keep up because of the complexity of combining their legacy systems with new digital capabilities.

In retail financial institutions:

81% believe poor data management lengthens onboarding and negatively affects customer experience*

84% believe the client experience during the onboarding process impacts the lifetime value of the client*

42% of commercial banks have lost a client or prospect due to inefficient or slow onboarding processes*

50% do not tailor their products and services to the needs of customers**

70% do not organise their business to deliver superior customer experiences**

70% do not maintain effective customer feedback loops**

*https://www.fenergo.com/company/news/press-releases/poor-customer-experience-costs-financial-institutions-$10-billion-per-year.html

**https://www.bain.com/bainweb/pdfs/cms/hottopics/closingdeliverygap.pdf

The impact of bad experience

74%

of consumers are extremely likely to switch brands if they find the purchasing process too difficult*

24%

of consumers describe financial services applications as difficult or painful to complete**

14min. 20sec.

The average time taken before giving up on an application altogether**

50%

of consumers are extremely likely to switch if a brand doesn't provide an easy to use mobile experience*

29%

of applications take more than 20 minutes to complete**

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* https://www.salesforce.com/form/pdf/state-of-the-connected-customer.

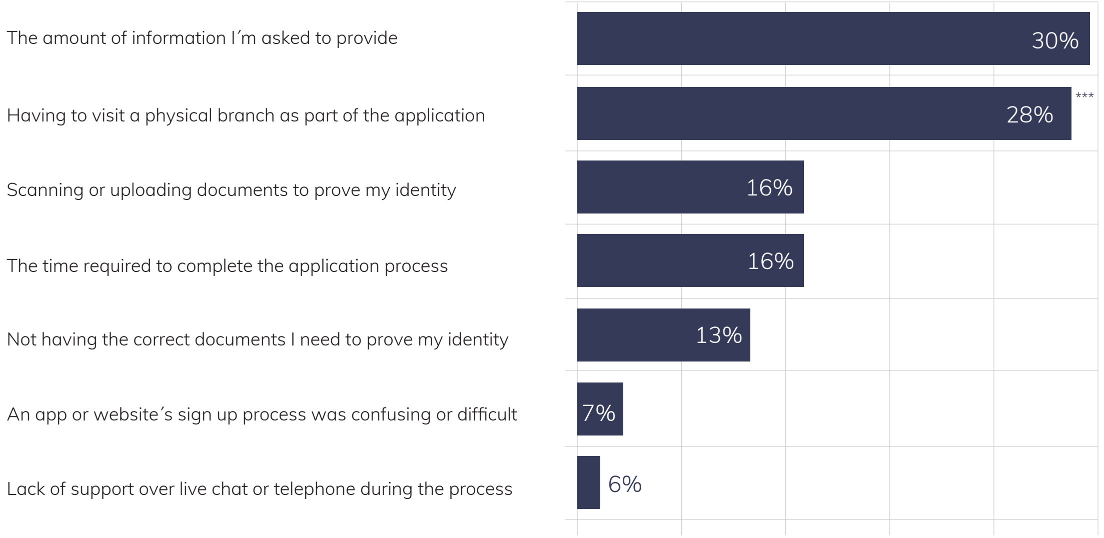
** https://www.signicat.com/resources/european-financial-institutions-losing-almost-40-of-applicants-during-digital-on-boarding

The cost of bad experience: *money left on the table*

Abandoned applications leave money on the table because an organisation's marketing and advertising have reached the target audience and they are willing to sign up, but at the last step they lose them because of a poor user experience.

38% of potential customers abandon their attempt to sign up for a retail bank accounts, credit cards and insurance*

The most often cited reasons for abandoning a financial services application are**:



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* https://www.signicat.com/resources/european-financial-institutions-losing-almost-40-of-applicants-during-digital-on-boarding
** https://pulse.11fs.com/research-reports/2018/06/best-in-class-onboarding
*** https://www.signicat.com/resources/digital-customer-onboarding-are-you-doing-it-wrong

The benefits of good experience: *customer loyalty and increased value*

For every one-point increase in customer onboarding satisfaction on a ten-point net promoter score (NPS) scale, there is at least a three-percent increase in revenue growth.
McKinsey

Customer experience leaders grow revenues 4% – 8% above their market.
Bain & Co

Customer experience leaders achieved compound average revenue growth of 17% over five years. The CX laggards achieved just 3% growth during the same period.
Forrester

Across industries, satisfied customers spend more and stay more loyal over time. In banking, customers are seven times more likely to increase their deposits and twice as likely to open an additonal account if they rate a bank as excellent rather than average.
McKinsey

In financial services, a 5% increase in customer retention produces more than a 25% increase in profit.
Bain & Co

https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/from-touchpoints-to-journeys-seeing-the-world-as-customers-do
https://go.forrester.com/blogs/16-06-21-customer_experience_drives_revenue_growth_2016/
http://www.bain.com/publications/articles/the-five-disciplines-of-customer-experience-leaders.aspx
http://www2.bain.com/Images/BB_Prescription_cutting_costs.pdf

Onboarding digital design principles

N5 design principles for digital onboarding
in financial services

Digital onboarding design principles

In the following pages N5 presents eight principles to consider when developing or enhancing a digital customer onboarding journey.

How N5 can help you apply these principles:
· Evaluating your business processes and recommending opportunities for improvement.
· Creating an end-to-end journey that your customers will love.
· Designing customer-facing screens for web and mobile apps.
· Implementing sophisticated technology to enable best practice processes and decisions.

To arrange your free, no-obligation assessment please send an email to JulianHelpMeWithMyOnboarding@n5now.com. Or scan the QR code on this page.

1. Don’t follow the hype

2. Go really digital: Open products online

3. Select mutually beneficial features

4. It’s not just about design: Follow our 10 guidelines for success

5. Make your mum proud: Treat your digital customers well

6. Have an experimentation culture: Customer needs change faster than your boss' ideas

7. Raise your game: Your customers have been spoilt by other retail experiences

8. Copying is OK: Just make sure it’s the best for your customers and business

Principle #1:

Don’t follow the hype

In a book about best practice it may seem strange to say this, but N5 believes organisations should not blindly follow the hype of trying to delight customers at every opportunity during the digital onboarding process.

In financial services the benchmark for a great experience should not be to win awards, but to make customer’s lives easier in our complex, digital world. Onboarding with a brand is something most customers only do once in their life so, simplicity is critical to helping them through the process without abandoning.

However, we also know that simplicity is the most complicated feature for any organisation to create and implement. It takes a deep understanding of customer needs, behaviour and user design experience to fully realise the best possible journey. When the most important elements are in place, those next generation technologies can be brought in to really over-deliver value to your customers.

Customers may not expect to be wowed by their financial service provider, but if it makes their lives easier and simpler, then they are more likely to tell their friends.

Principle #2:

Go really digital: Open products online

Customers recognise that financial services products are complex and when they want to open a new product they expect it to involve a rigorous process. What they don't expect is for the process to be lengthy and involve painful application forms that are submitted into an offline process for approval and fulfilment.

The onboarding process should be digitally enabled from end-to-end with no mandatory customer hand-offs to other channels to complete the process. We think it is better to offer just a few products that can be fully opened immediately online than offering all products with offline fulfilment.

For example, if an online product onboarding process requires a physical branch visit then customers may as well just go to the branch to start and complete the process. The branch staff are also more likely to be able to solve any problems or answer any questions the customer may have about the product or service.

Focus on creating a fully digital end-to-end onboarding process of essential features that minimise product and service complexity for the customer and providing immediate customer assistance when needed.

Principle #3:

Select mutually beneficial features

Delighting customers can quickly reach a point of diminishing returns so, it's a good idea to consider whether a feature is mutually beneficial to both the customer and the business. The digital environment makes it easy to measure the effect on customer experience and business KPIs. There are 3 types of feature:

Essentials are the basic experiences that the business must get right. When these don't meet expectations they are the greatest cause of bad experience, but exceeding the customer's expectations is unlikely to create a better experience

Differentiators are the experiences that compel a customer to select one brand over another. When these don't meet expectations they can cause a significantly bad experience, whereas exceeding the customer's expectations could create a good experience

Delighters are the experiences that delight the customer, but only when the overall customer experience is good because one delight doesn't outweigh an otherwise bad experience. Using these too often will have diminishing returns over time as customers adjust to expect them

Principle #4:

It’s not just about design: Follow our 10 guidelines for success

Design with your customers, not just for them

Cater for different types of user, not just the average

Adapt the process around your customers, not force your customers to adapt around the process

Select features that help customers complete the process the quickest and easiest, not that are the latest fad or might win awards

Set expectations about the process and show them where they are in the process

Make each step as simple as possible, not overwhelm the customer and ask them to do too much

Only capture data that adds value to the customer or the organisation

Highlight important elements and instructions during the process to show the customer what to do next

Use visualisations and videos to explain the process and how to get started

Don’t assume design is finished, constantly learn from customer feedback and improve

Principle #5:

Make your mum proud: Treat your digital customers well

- Don’t actively try to delight your customers, solve their issues first
- Create emotional connections with customers, not treat them like a number
- It’s a learning process so, start simple and explain vocabulary and concepts that may be new to potential customers
- Follow up abandoned applications quickly - it’s not the end of the opportunity
- Communicate when the customer expects it, but don’t bombard them, or ignore them, either
- Show your appreciation for their business, not as just another sale
- Build trust and engagement before selling additional products and services
- Suggest complementary products and services that would add value for the customer
- Don’t try cross selling before the sign up process is complete
- Focus on ease and quality of process rather than speed of conversion

Principle #6:

Have an experimentation culture: Customer needs change faster than your boss' ideas

Two of the biggest impediments to onboarding success are not getting started - trying to ‘boil the ocean’ - and not having the right culture in the organisation.

Starting out with the intention of building the perfect onboarding process is likely to take a very long time and will probably fail. Instead, aim for the minimum viable digital process that delivers essential customer features and then use agile methodologies to enhance and build incremental features.

Introducing a customer-focused experimentation culture into the organisation will contribute to overall profitability, particularly when someone is appointed to own, maintain and continuously adapt the process to customer needs. Each planned feature is trialled with customers through a test & learn approach, and the learnings used to refine the feature and help build a more robust and customer-oriented journey.

Principle #7:

Raise your game: Your customers have been trained by other retail experiences

The financial services view of digital transformation has typically been driven by the desire to reduce cost-to-serve by migrating low-value transactions to self-service channels. These digitalised processes are often benchmarked through customer feedback scores and compared against the competition.

However, customers are more likely to compare their financial services experiences with their experiences of non-financial retailers like Amazon and Netflix, which set the bar extraordinarily high for others to beat. This means customers are subconsciously being ‘trained’ to expect ever-greater levels of service in all parts of their lives.

This constant, creeping, customer experience revolution is not a new challenge: In the late 1970s, banks and airlines led the way in 24/7 call centre services, forcing other sectors, such as energy companies and retailers, to catch up and provide similar capabilities. This was not because it was necessary, but because it was the new expectation.

Today, many financial institutions, particularly pure-digital new-entrants, are playing catch-up and offering similar onboarding experiences to the likes of Netflix. This may seem an unfair comparison when Netflix is not in a highly regulated market and is not forced to go through stringent checks to allow its customers to buy their products, but it is a rule of the expectation game.

Principle #8:

Copying is OK: Just make sure it's the best for your customers and business

In the following section we've identified a set of best practice ideas exhibited by organisations around the world that provide what we believe are great experiences for their customers.

If you are tempted to copy and paste any of the best practices into your business then please be warned that they may not be as simple to implement as they look, and that sometimes they can have unintended consequences on your customers and business!

In our experience best practice is not a one-size-fits-all solution – it's merely an inspiring start point. Each practice needs to be carefully tailored and applied to your specific business in a way that is viable and appropriate for your brand, market and customers.

N5 has the expertise, capabilities and experience to help financial services organisations make the right choices and implement the best end-to-end processes that are inspired and driven by these best practices.

Onboarding best practice

N5 best practices for digital onboarding
in financial services

Best practice for digital onboarding

In the following pages N5 presents 7 best practices for onboarding that were identified during the market review of financial services organisations across the world. There are also example screens that demonstrate the best practices exhibited by some of those organisations.

How N5 can help you apply these best practices:

- Evaluating your business processes and recommending opportunities for improvement.
- Creating an end-to-end journey that your customers will love.
- Designing customer-facing screens for web and mobile apps.
- Implementing sophisticated technology to enable best practice processes and decisions.

To arrange your free, no-obligation assessment please send an email to JulianHelpMeWithMyOnboarding@n5now.com. Or scan the QR code on this page.

1. Think Mobile First, even on the desktop
2. Give customers a nudge into the journey
3. Sell the end game benefits at the front door
4. Make the experience like a ‘first-date to marriage in 10 minutes’
5. Don’t be intrusive: Respect your customer’s privacy
6. Motivate the customer throughout the process
7. Be ready to hold their hand

Best Practice #1:

Think mobile first, even on the desktop

Quite often, desktop and mobile user website experiences are very different. They can look visually different, which makes it hard for customers to transition between channels, or they can look the same, but not consider the nuances of the different user environments.

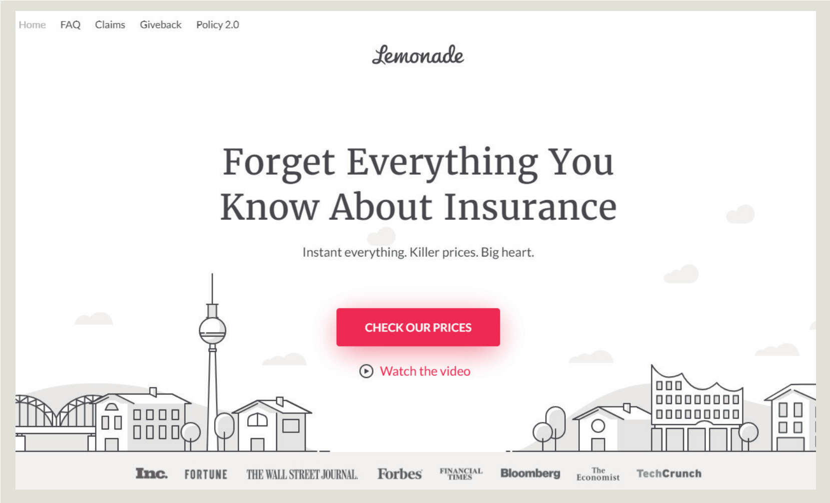
The best experiences are those where the desktop and mobile websites are both based on Mobile First design principles.

Mobile First is a set of principles that assume smartphones, tablets and task-specific apps are the customers' primary tools for getting things done, for example: Data capture is minimised; Options are simple toggles, buttons and pre-populated lists; Keyboard text input is minimised; Imagery and graphics are optimised for fast loading and quality of experience; Scrolling is minimised; Device capabilities can be integrated, e.g. photo and video.

N5 believes these principles should apply to both mobile and desktop user journeys, and that the design process should start with mobile onboarding and then replicate the experience in the desktop version through, for example, responsive web design. This ensures the design follows the simplicity of the Mobile First principles irrespective of the environment, and creates the best possible user experience.

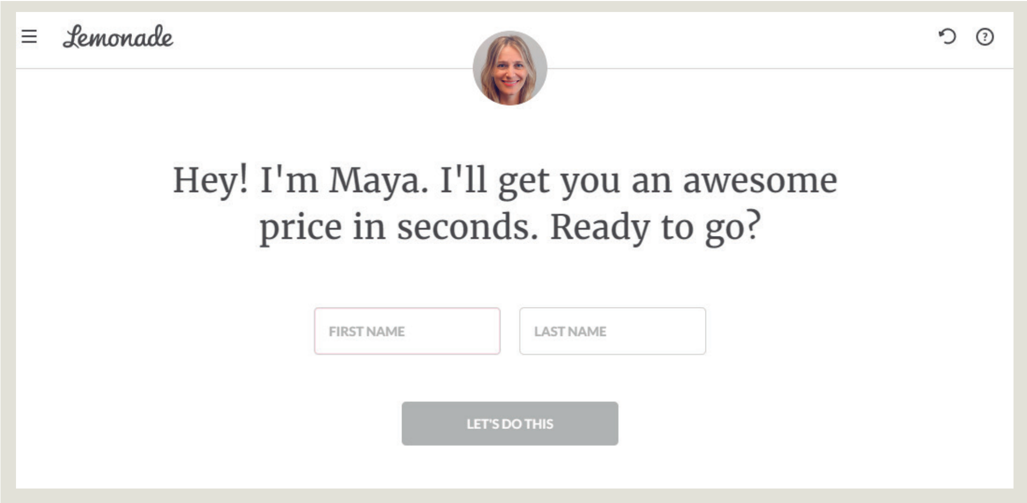
Best Practice #1 examples:

Think mobile first, even on the desktop


Home
FAQ
Claims
Giveback
Policy 2.0
Lemonade
CHECK OUR PRICES
Watch the video
Inc.
FORTUNE
THE WALL STREET JOURNAL.
Forbes
FINANCIAL TIMES
Bloomberg
The Economist
TechCrunch

Forget Everything You Know About Insurance

Instant everything. Killer prices. Big heart.

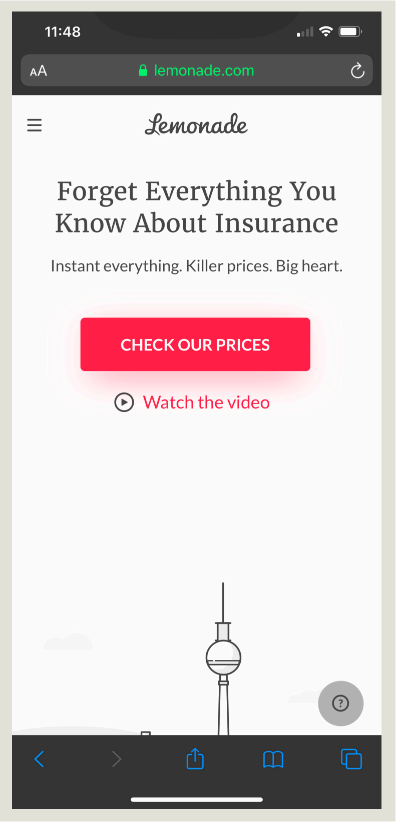

Lemonade
FIRST NAME
LAST NAME
LET'S DO THIS

Hey! I'm Maya. I'll get you an awesome price in seconds. Ready to go?

> **LEMONADE, Consumer Insurance, US**
> Simple, responsive interface on the website for both mobile and desktop. The call to action and navigation buttons are high contrast to make it easy to see what to do next, whereas imagery is kept to a minimum so the customer doesn't get distracted.

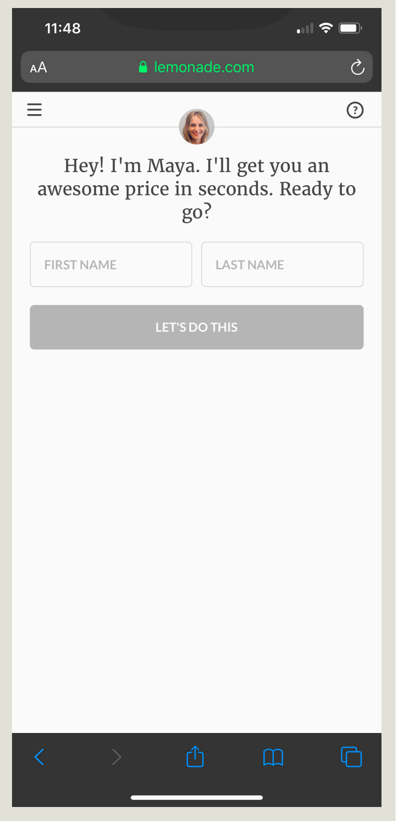
Best Practice #1 examples:

Think mobile first, even on the desktop

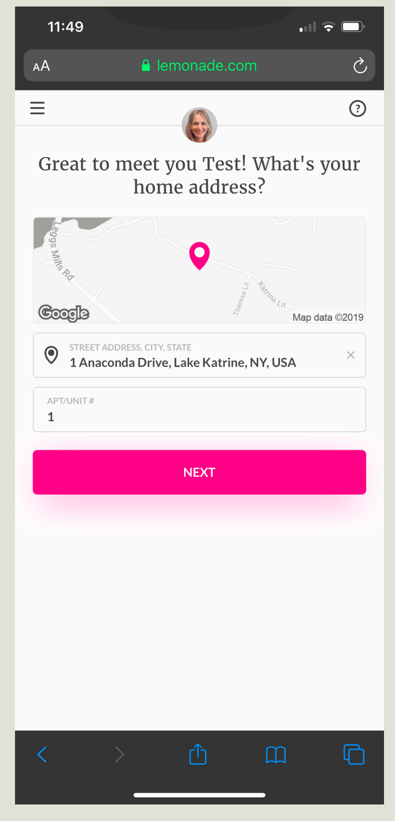

11:48
AA lemonade.com
Lemonade
CHECK OUR PRICES
Watch the video

Forget Everything You Know About Insurance

Instant everything. Killer prices. Big heart.


11:48
AA lemonade.com
FIRST NAME
LAST NAME
LET'S DO THIS

Hey! I'm Maya. I'll get you an awesome price in seconds. Ready to go?


11:49
AA lemonade.com
Google
Map data ©2019
NEXT

Great to meet you Test! What's your home address?

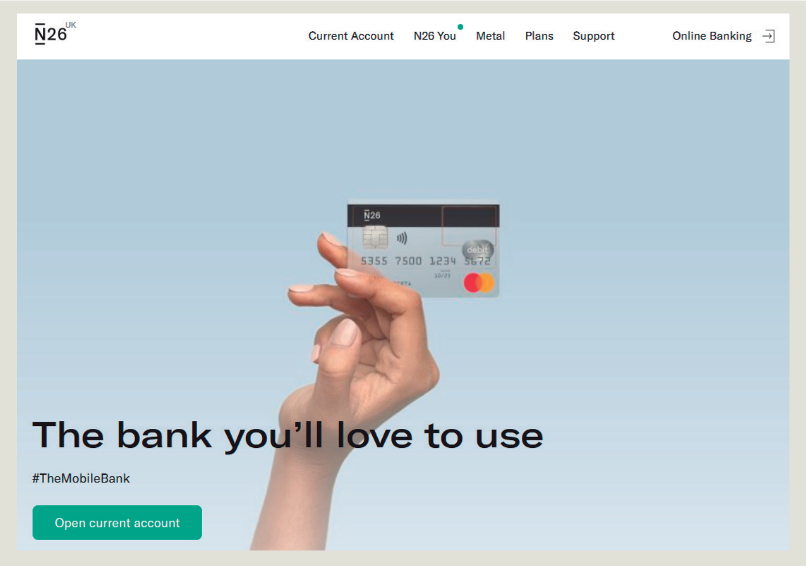
STREET ADDRESS, CITY, STATE: 1 Anaconda Drive, Lake Katrine, NY, USA

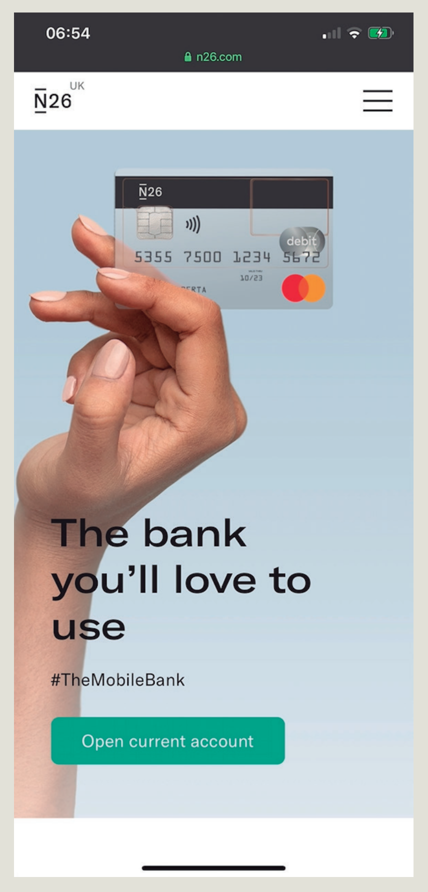
APT/UNIT #: 1

LEMONADE, Consumer Insurance, US
The simple, responsive interface on mobile feels identical to the web version. The process is kept simple with only one question per page and selectable answers, which makes it easier for the customer to respond using a mobile device. Lemonade also use the customer's name to make the process feel more personal.

Best Practice #1 examples:

Think mobile first, even on the desktop

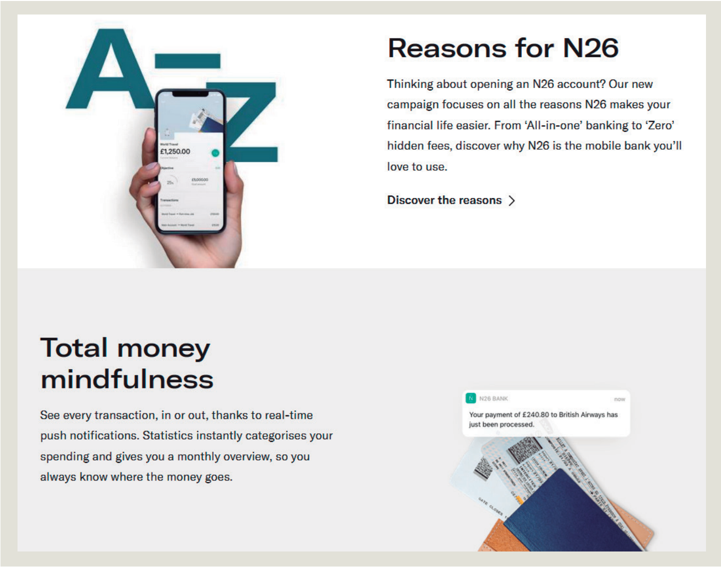

N26 UK
Current Account
N26 You
Metal
Plans
Support
Online Banking
The bank you'll love to use
#TheMobileBank
Open current account


06:54
n26.com
N26 UK
The bank you'll love to use
#TheMobileBank
Open current account

N26, Consumer Banking, UK
Responsive mobile first onboarding process with minimal scrolling and only the most relevant information shown. Highly visual, minimal text and the CTAs (Call to Actions) are clearly marked.

Best Practice #1 examples:

Think mobile first, even on the desktop



Reasons for N26

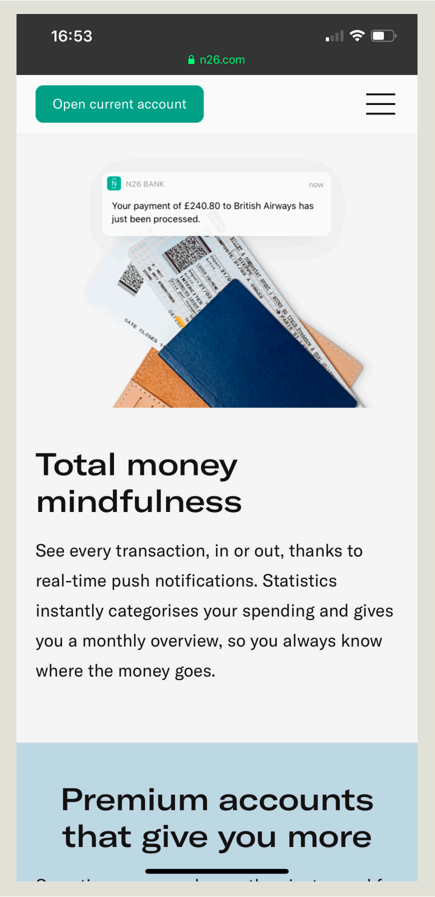
Thinking about opening an N26 account? Our new campaign focuses on all the reasons N26 makes your financial life easier. From 'All-in-one' banking to 'Zero' hidden fees, discover why N26 is the mobile bank you'll love to use.

Total money mindfulness

See every transaction, in or out, thanks to real-time push notifications. Statistics instantly categorises your spending and gives you a monthly overview, so you always know where the money goes.

N26 BANK now

Your payment of £240.80 to British Airways has just been processed.



N26 BANK now

Your payment of £240.80 to British Airways has just been processed.

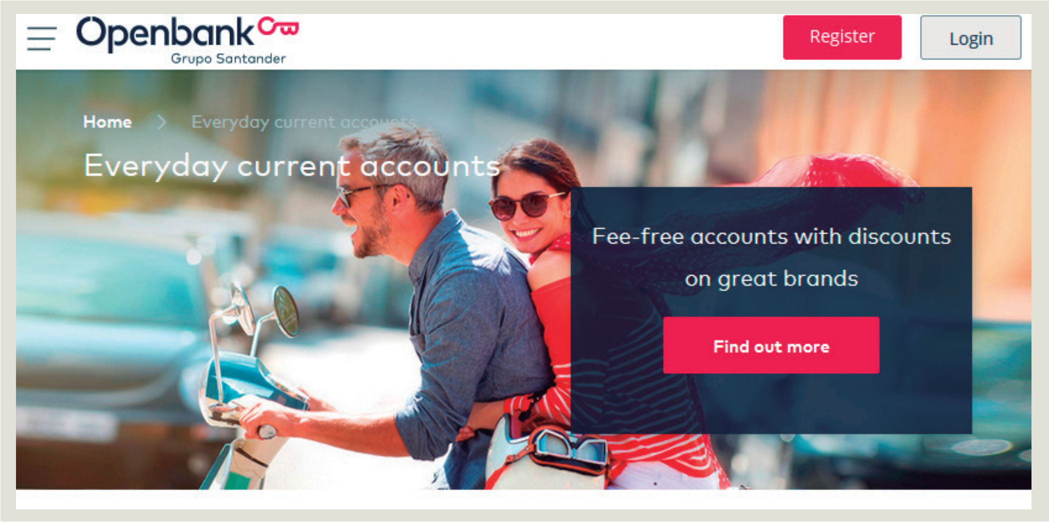
Total money mindfulness

See every transaction, in or out, thanks to real-time push notifications. Statistics instantly categorises your spending and gives you a monthly overview, so you always know where the money goes.

Premium accounts that give you more

Best Practice #1 examples:

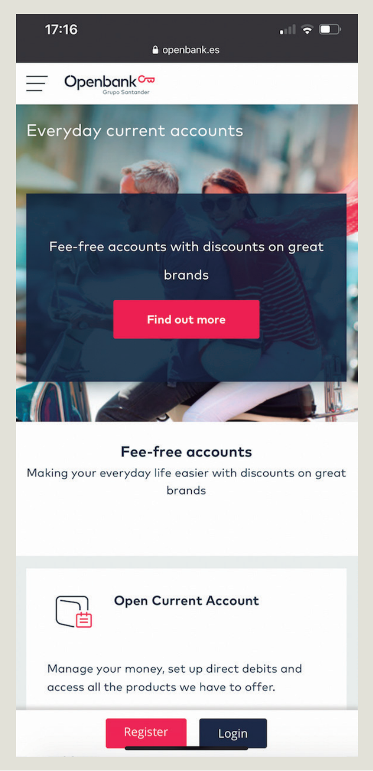
Think mobile first, even on the desktop



Openbank
Grupo Santander
Register
Login
Home
Everyday current accounts
Find out more

Everyday current accounts

Fee-free accounts with discounts on great brands



17:16
openbank.es
Openbank
Grupo Santander
Find out more
Register
Login

Everyday current accounts

Fee-free accounts with discounts on great brands

Fee-free accounts

Making your everyday life easier with discounts on great brands

Open Current Account

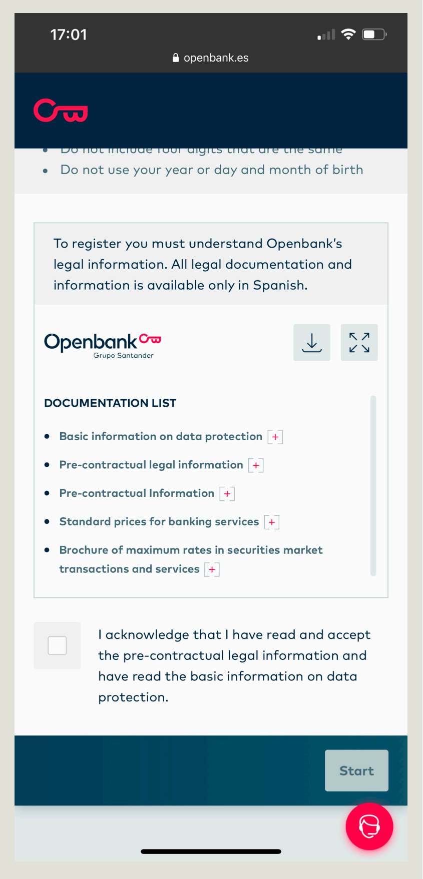
Manage your money, set up direct debits and access all the products we have to offer.

OPENBANK, Consumer Banking, Spain

Responsive screen design keeps the mobile and desktop version consistent, convenient and easy to use. Clear and high contrast calls to action requiring just a single click or tap to start sign up.

Best Practice #1 examples:

Think mobile first, even on the desktop



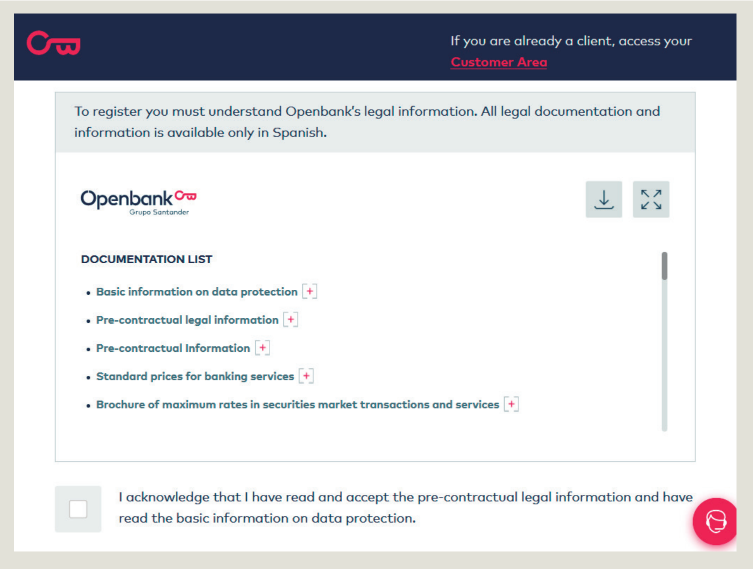
- Do not include four digits that are the same
- Do not use your year or day and month of birth

To register you must understand Openbank's legal information. All legal documentation and information is available only in Spanish.

DOCUMENTATION LIST

- Basic information on data protection +
- Pre-contractual legal information +
- Pre-contractual Information +
- Standard prices for banking services +
- Brochure of maximum rates in securities market transactions and services +

☐ I acknowledge that I have read and accept the pre-contractual legal information and have read the basic information on data protection.



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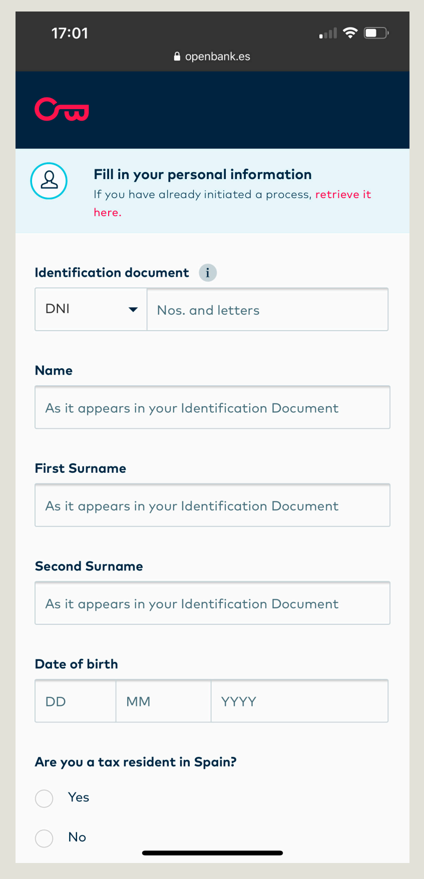
☐ I acknowledge that I have read and accept the pre-contractual legal information and have read the basic information on data protection.

OPENBANK, Consumer Banking, Spain
Mobile First design requires minimal text entry with most data captured through simple selectors or buttons. A single tap or click is required to download and acknowledge the terms and conditions, and to request call-back support.



Fill in your personal information
If you have already initiated a process, retrieve it here.

Identification document: DNI | Nos. and letters

Name: As it appears in your Identification Document

First Surname: As it appears in your Identification Document

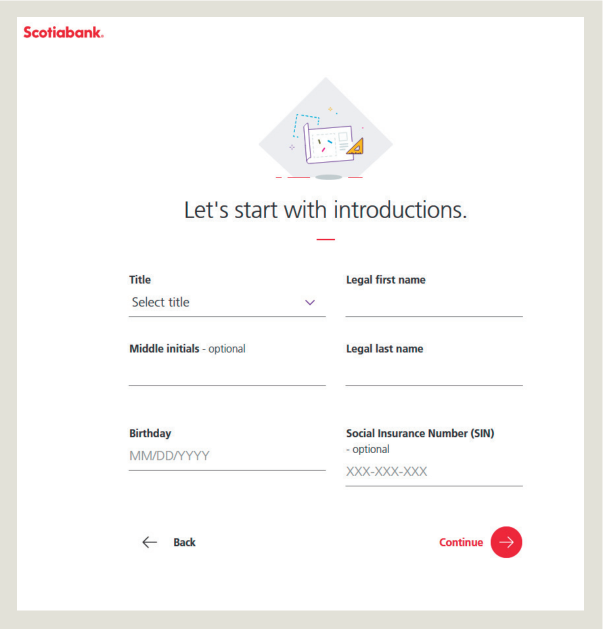
Second Surname: As it appears in your Identification Document

Date of birth: DD | MM | YYYY

Are you a tax resident in Spain?
○ Yes
○ No

Best Practice #1 examples:

Think mobile first, even on the desktop



Let's start with introductions.

Title
Select title

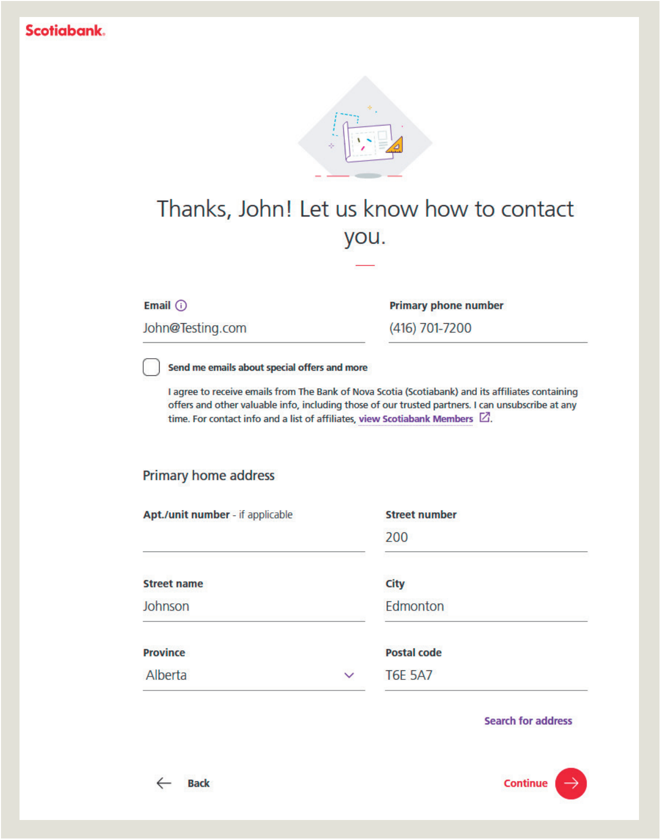
Legal first name

Middle initials - optional

Legal last name

Birthday
MM/DD/YYYY

Social Insurance Number (SIN) - optional
XXX-XXX-XXX



Thanks, John! Let us know how to contact you.

Email
John@Testing.com

Primary phone number
(416) 701-7200

☐ **Send me emails about special offers and more**

I agree to receive emails from The Bank of Nova Scotia (Scotiabank) and its affiliates containing offers and other valuable info, including those of our trusted partners. I can unsubscribe at any time. For contact info and a list of affiliates, **view Scotiabank Members**.

Primary home address

Apt./unit number - if applicable

Street number
200

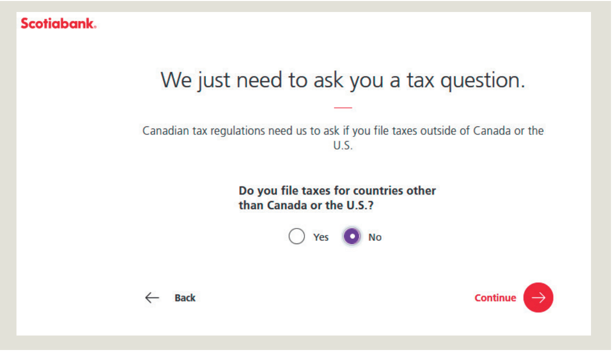
Street name
Johnson

City
Edmonton

Province
Alberta

Postal code
T6E 5A7

Search for address



We just need to ask you a tax question.

Canadian tax regulations need us to ask if you file taxes outside of Canada or the U.S.

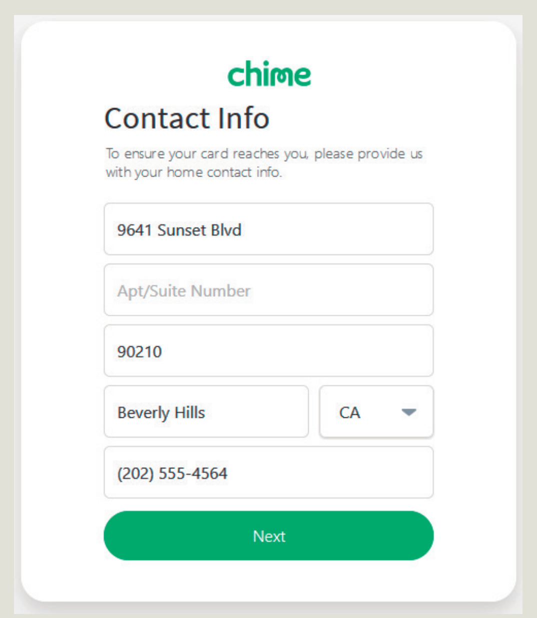
Do you file taxes for countries other than Canada or the U.S.?

○ Yes ● No

SCOTIABANK, Consumer Banking, Canada
Very clear, responsive design with just one topic per page. There are clear navigation buttons with ‘continue’ presented in high contrast so the customer is in no doubt what to do next. Once into the main process, imagery is removed so the customer doesn’t get distracted.

Best Practice #1 examples:

Think mobile first, even on the desktop



Contact Info

To ensure your card reaches you, please provide us with your home contact info.

9641 Sunset Blvd

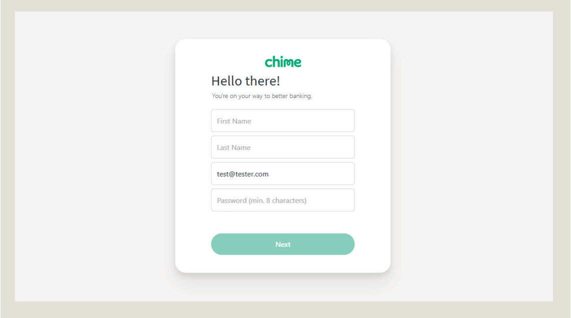
Apt/Suite Number

90210

Beverly Hills

CA

(202) 555-4564



Hello there!

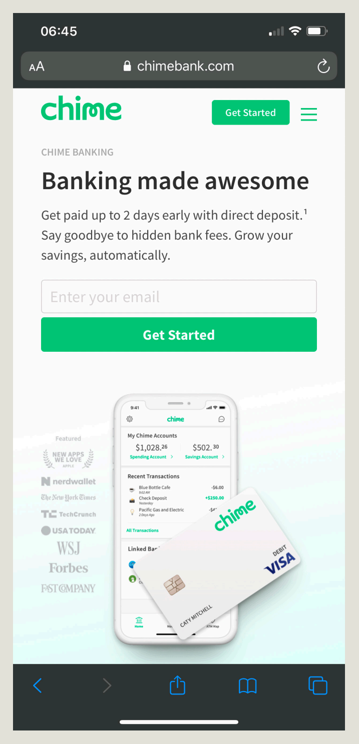
You're on your way to better banking.

First Name

Last Name

test@tester.com

Password (min. 8 characters)


06:45
AA
chimebank.com
chime
Get Started

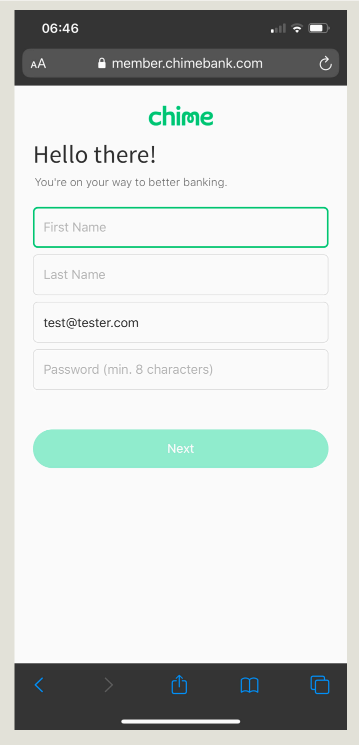
CHIME BANKING

Banking made awesome

Get paid up to 2 days early with direct deposit.[1] Say goodbye to hidden bank fees. Grow your savings, automatically.

Enter your email

Get Started
Featured
NEW APPS WE LOVE
APPLE
nerdwallet
The New York Times
TechCrunch
USA TODAY
WSJ
Forbes
FAST COMPANY
9:41
chime
My Chime Accounts
$1,028.26
Spending Account
$502.30
Savings Account
Recent Transactions
Blue Bottle Cafe
-$6.00
Check Deposit
+$250.00
Pacific Gas and Electric
All Transactions
chime
DEBIT
VISA
CATY MITCHELL


06:46
AA
member.chimebank.com
chime

Hello there!

You're on your way to better banking.

First Name

Last Name

test@tester.com

Password (min. 8 characters)

Next

CHIME, Consumer Banking, USA
Responsive onboarding with both mobile and desktop versions featuring clean, simple design, with minimal scrolling, only the most relevant information shown and clear call to actions.

Best Practice #2:

Give customers a nudge into the journey

How easy is it for customers to sign up? If the customer has already made the choice to join the organisation as a customer then we don't want to make it hard for them to start the sign-up process by having to hunt for the right button or right way to do it.

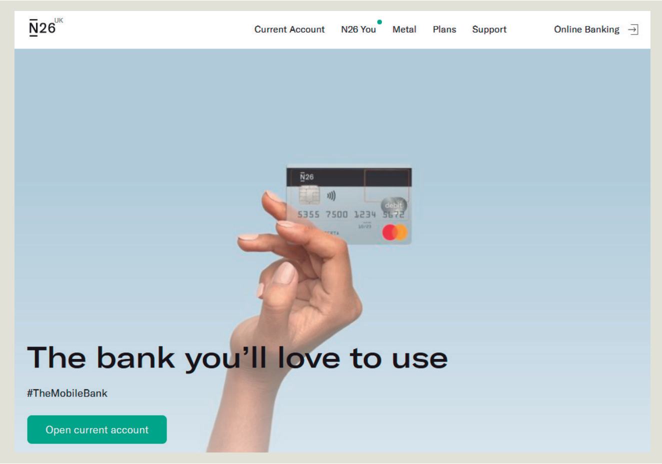
Often, the 'apply now', 'sign up', 'join' or 'start' button is buried at the bottom of a product page, which is a natural flow for first time users reviewing product information, but users often leave the site and then come back at another time to sign-up. They won't be experts so, ensure the process is intuitive and that 'calls to action' are clear and easy to find.

Whilst incorporating onboarding functionality into a mobile app is a good idea, it requires a lot of extra functionality that is typically used only once by each customer and is, therefore, 'throw-away'. There may be clever ways to 'unload' the throw-away functionality once onboarding is complete, but it still adds unnecessary complexity to the app. The initial steps of the onboarding process may be better suited to a responsive web experience before handing off to an app to complete the onboarding journey.

Similarly, the customer is often invited to 'download the app from the app store', only to discover they can't try or use it until they've registered for online banking...and they can't register until they've opened an account. A better experience is to start the onboarding journey on the web and introduce the app as part of the process so that the customer is shown when and how to download, enrol and then activate the product through the app.

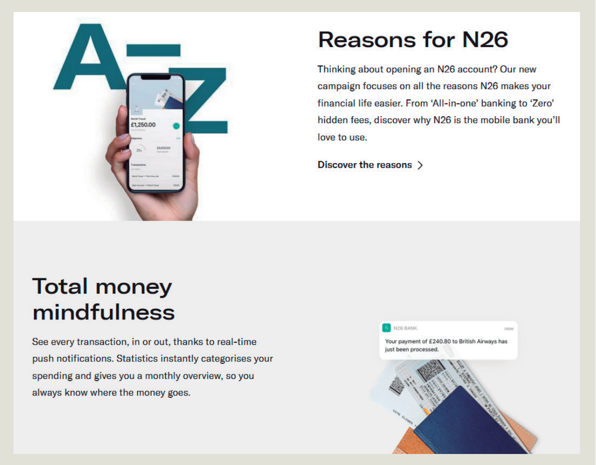
Best Practice #2 examples:

Give customers a nudge into the journey


N26 UK
Current Account
N26 You
Metal
Plans
Support
Online Banking
Open current account

The bank you'll love to use

#TheMobileBank


A–Z
Discover the reasons

Reasons for N26

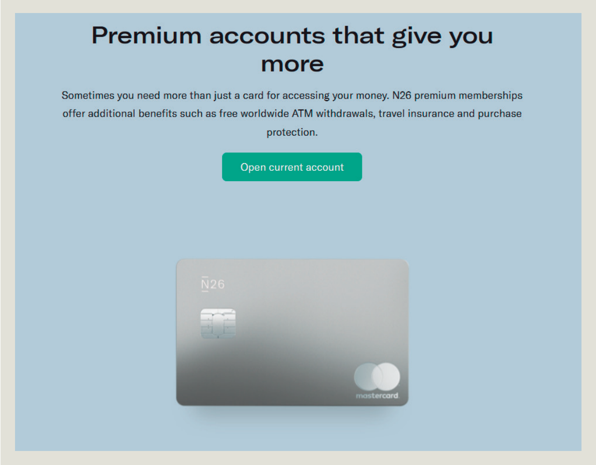
Thinking about opening an N26 account? Our new campaign focuses on all the reasons N26 makes your financial life easier. From 'All-in-one' banking to 'Zero' hidden fees, discover why N26 is the mobile bank you'll love to use.

Total money mindfulness

See every transaction, in or out, thanks to real-time push notifications. Statistics instantly categorises your spending and gives you a monthly overview, so you always know where the money goes.

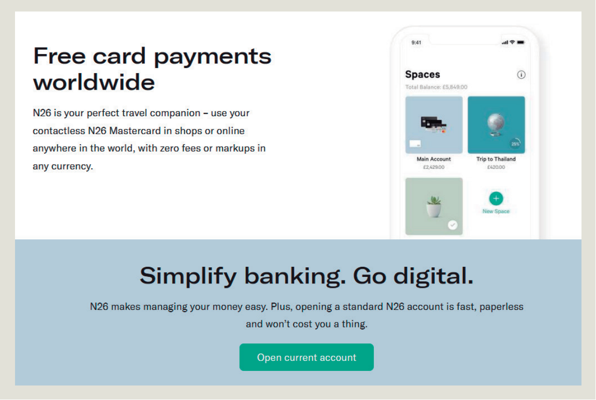
N26 BANK now

Your payment of £240.80 to British Airways has just been processed.


Open current account
N26

Premium accounts that give you more

Sometimes you need more than just a card for accessing your money. N26 premium memberships offer additional benefits such as free worldwide ATM withdrawals, travel insurance and purchase protection.


9:41
Spaces
Total Balance: £5,849.00
Main Account
£2,429.00
Trip to Thailand
£420.00
25%
New Space
Open current account

Free card payments worldwide

N26 is your perfect travel companion – use your contactless N26 Mastercard in shops or online anywhere in the world, with zero fees or markups in any currency.

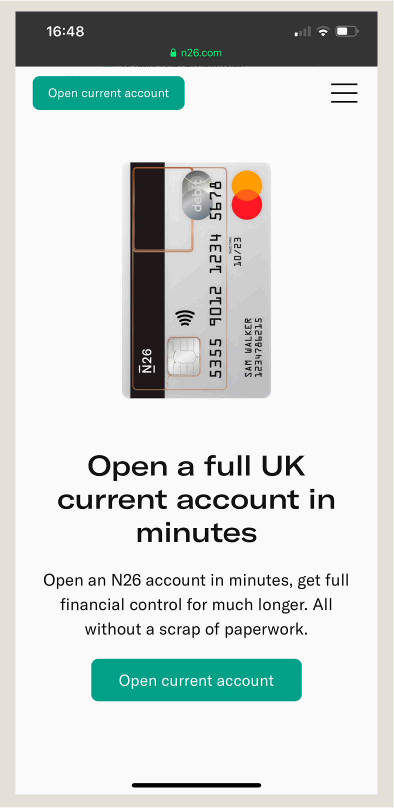
Simplify banking. Go digital.

N26 makes managing your money easy. Plus, opening a standard N26 account is fast, paperless and won't cost you a thing.

N26, Consumer Banking, UK
The mobile and desktop websites are focused on new customers. It is very clear how to start, with the 'Open current account' call to action repeated throughout the content. Scrolling moves 'Open current account' to the header as a sticky button that is always shown.

Best Practice #2 examples:

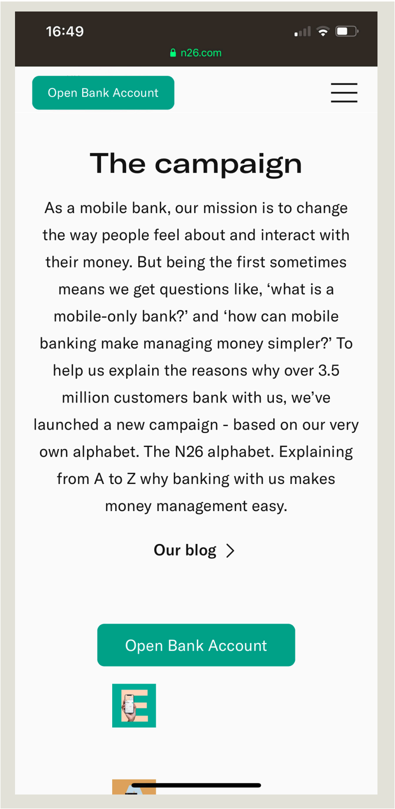
Give customers a nudge into the journey


16:48
n26.com
Open current account
N26
5355 9012 1234 5678
10/23
SAM WALKER

Open a full UK current account in minutes

Open an N26 account in minutes, get full financial control for much longer. All without a scrap of paperwork.

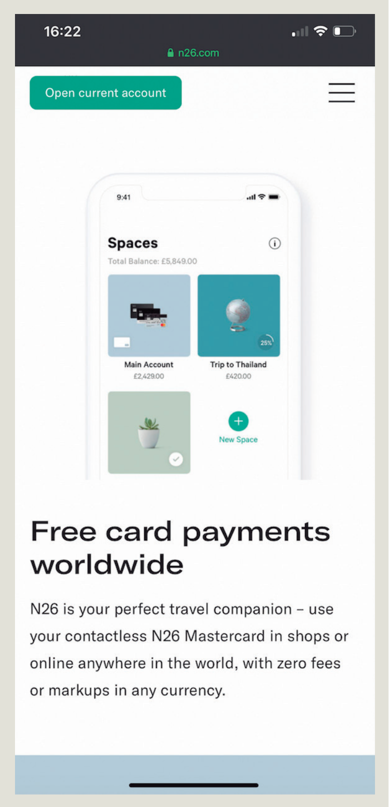
Open current account


16:49
n26.com
Open Bank Account

The campaign

As a mobile bank, our mission is to change the way people feel about and interact with their money. But being the first sometimes means we get questions like, 'what is a mobile-only bank?' and 'how can mobile banking make managing money simpler?' To help us explain the reasons why over 3.5 million customers bank with us, we've launched a new campaign - based on our very own alphabet. The N26 alphabet. Explaining from A to Z why banking with us makes money management easy.

Our blog >
Open Bank Account


16:22
n26.com
Open current account
9:41
Spaces
Total Balance: £5,849.00
Main Account
£2,429.00
Trip to Thailand
£420.00
New Space

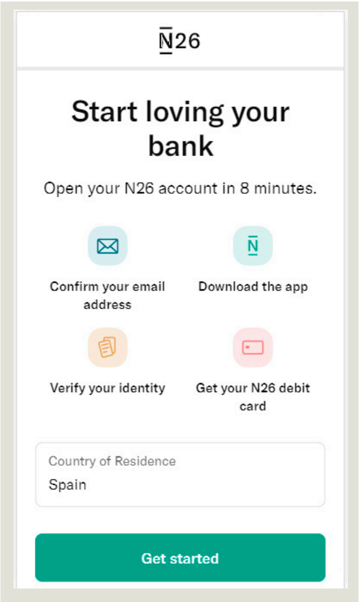
Free card payments worldwide

N26 is your perfect travel companion – use your contactless N26 Mastercard in shops or online anywhere in the world, with zero fees or markups in any currency.

N26, Consumer Banking, UK
N26 reassure the customer of how easy it is to open an account and that no paperwork is necessary. They also feature value-add content that helps to explain the benefits of selecting N26, which are always reinforced with prominent call to action buttons.

Best Practice #2 examples:

Give customers a nudge into the journey


N26

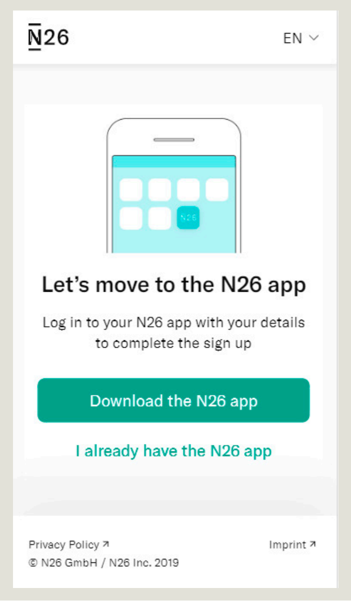
Start loving your bank

Open your N26 account in 8 minutes.

Confirm your email address
Download the app
Verify your identity
Get your N26 debit card

Country of Residence: Spain

Get started

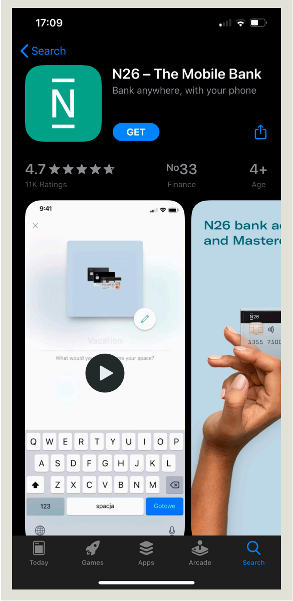

N26
EN

Let's move to the N26 app

Log in to your N26 app with your details to complete the sign up

Download the N26 app
I already have the N26 app
Privacy Policy ↗
Imprint ↗

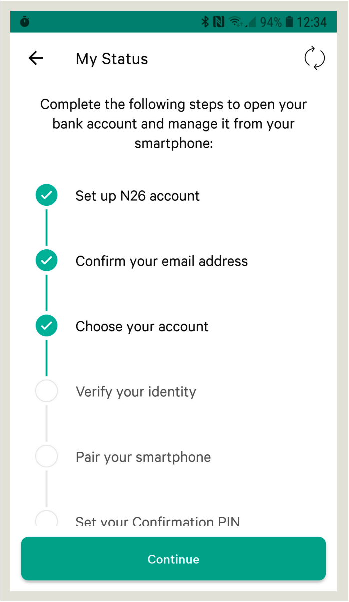
© N26 GmbH / N26 Inc. 2019


17:09
Search

N26 – The Mobile Bank

Bank anywhere, with your phone

GET
4.7 ★★★★★
11K Ratings
No33
Finance
4+
Age
N26 bank a
and Master
Today
Games
Apps
Arcade
Search


94% 12:34
← My Status

Complete the following steps to open your bank account and manage it from your smartphone:

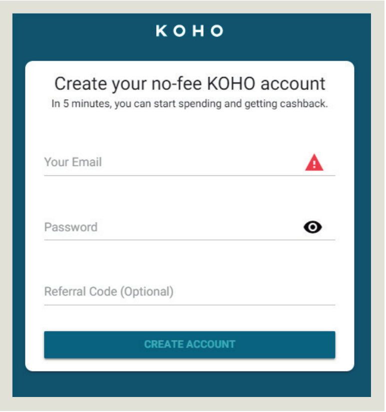
- ✓ Set up N26 account
- ✓ Confirm your email address
- ✓ Choose your account
- ○ Verify your identity
- ○ Pair your smartphone
- ○ Set your Confirmation PIN

Continue

N26, Consumer Banking, UK
You can download the app or go to the website to start the onboarding process, but if you start on the website then it integrates the app downloading as part of the onboarding journey.

Best Practice #2 examples:

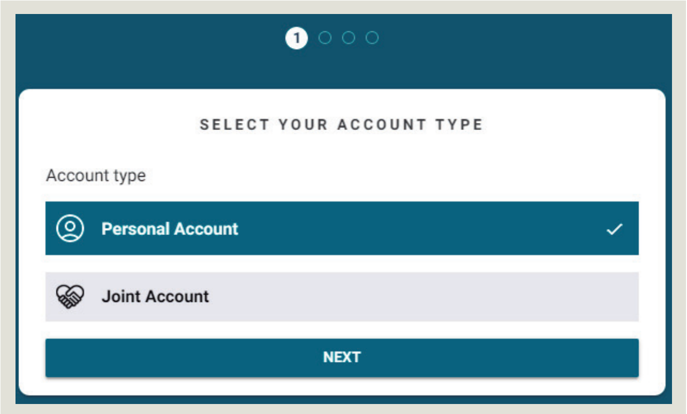
Give customers a nudge into the journey


KOHO

Create your no-fee KOHO account

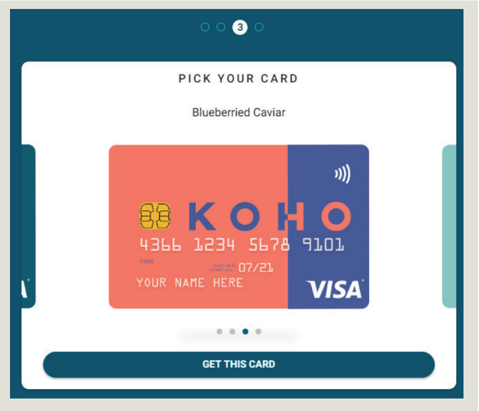
In 5 minutes, you can start spending and getting cashback.

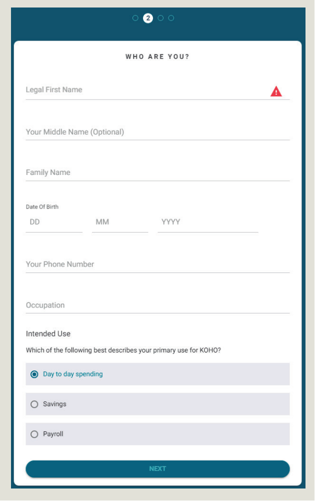
Your Email
Password
Referral Code (Optional)
CREATE ACCOUNT


1

SELECT YOUR ACCOUNT TYPE

Account type
Personal Account ✓
Joint Account
NEXT


3
PICK YOUR CARD
Blueberried Caviar
KOHO
4366 1234 5678 9101
07/21
YOUR NAME HERE
VISA
GET THIS CARD


2

WHO ARE YOU?

Legal First Name
Your Middle Name (Optional)
Family Name
Date Of Birth
DD
MM
YYYY
Your Phone Number
Occupation
Intended Use

Which of the following best describes your primary use for KOHO?

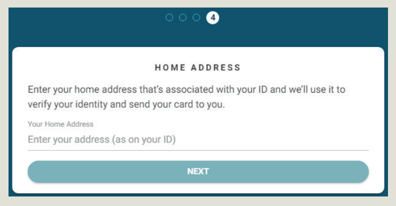
● Day to day spending
○ Savings
○ Payroll

NEXT

KOHO, Consumer Banking, Canada
Koho uses a clear call to action and start the process by prompting for the customer's email address and asking them to choose a password. Each subsequent question draws the customer into the process without appearing complicated or onerous.

Best Practice #2 examples:

Give customers a nudge into the journey

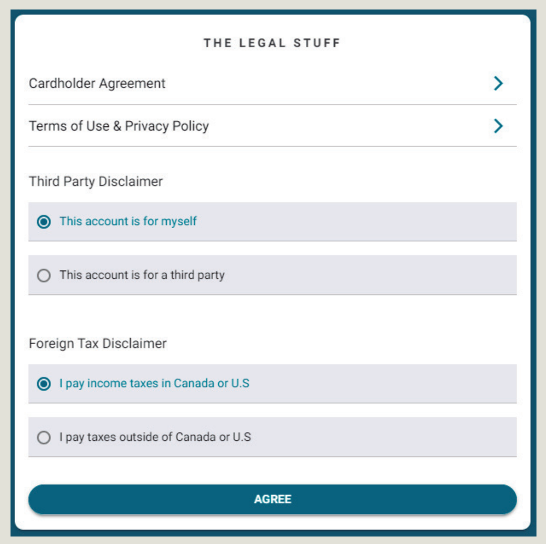


HOME ADDRESS

Enter your home address that's associated with your ID and we'll use it to verify your identity and send your card to you.

Your Home Address

Enter your address (as on your ID)



THE LEGAL STUFF

Cardholder Agreement

Terms of Use & Privacy Policy

Third Party Disclaimer

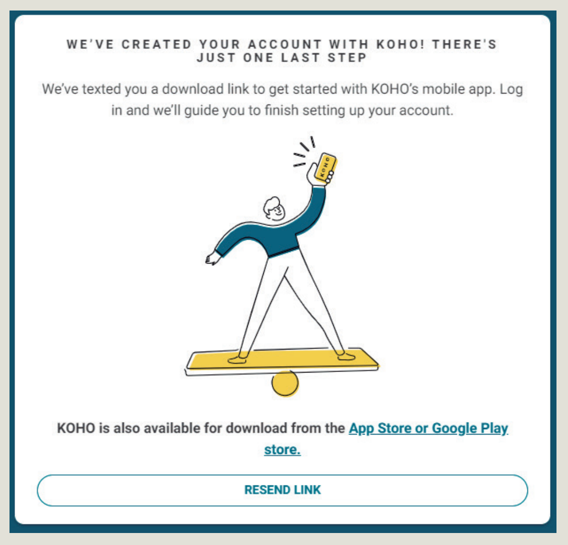
● This account is for myself

○ This account is for a third party

Foreign Tax Disclaimer

● I pay income taxes in Canada or U.S

○ I pay taxes outside of Canada or U.S

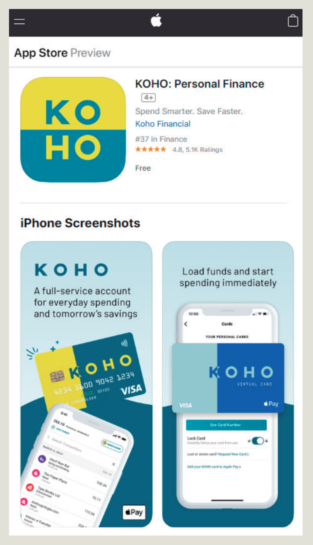


WE'VE CREATED YOUR ACCOUNT WITH KOHO! THERE'S JUST ONE LAST STEP

We've texted you a download link to get started with KOHO's mobile app. Log in and we'll guide you to finish setting up your account.

KOHO is also available for download from the App Store or Google Play store.

RESEND LINK



App Store Preview

KOHO: Personal Finance

4+

Spend Smarter. Save Faster.

Koho Financial

#37 in Finance

★★★★★ 4.8, 5.1K Ratings

Free

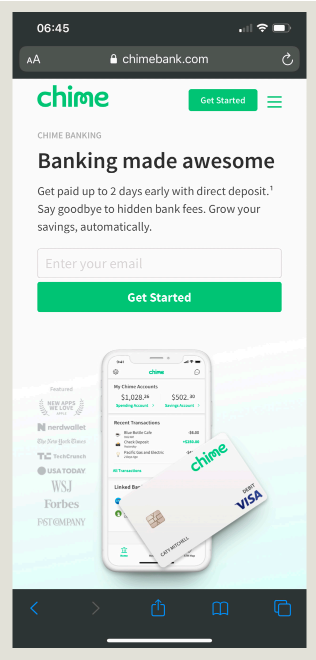
iPhone Screenshots

KOHO
A full-service account for everyday spending and tomorrow's savings
Load funds and start spending immediately

KOHO, Consumer Banking, Canada
If the customer started the onboarding journey on the website then the mobile app download is integrated as part of the process through a link to the app store.

Best Practice #2 examples:

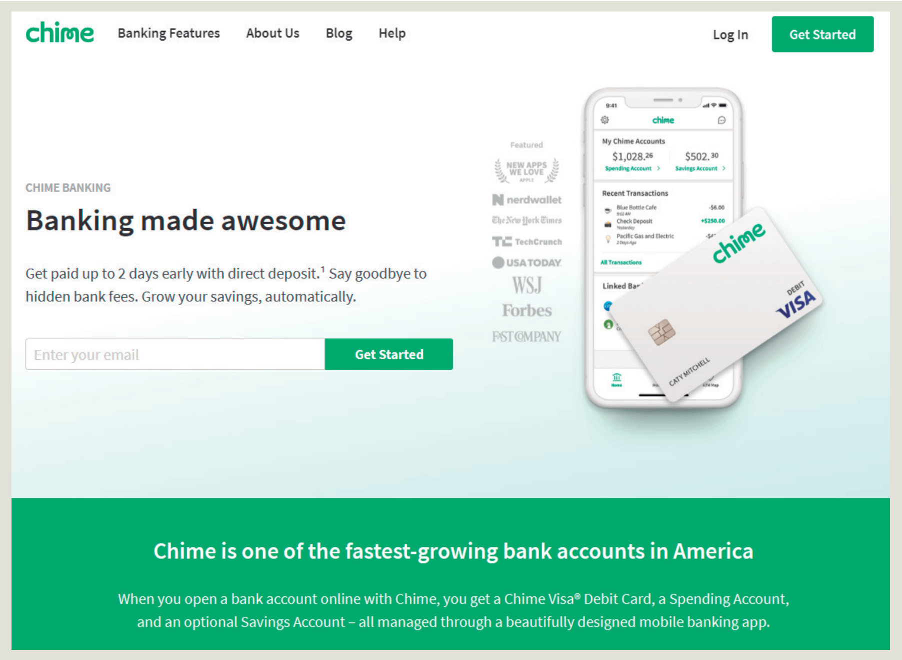
Give customers a nudge into the journey


06:45
chimebank.com
chime
Get Started
Enter your email
Get Started

CHIME BANKING

Banking made awesome

Get paid up to 2 days early with direct deposit.[1] Say goodbye to hidden bank fees. Grow your savings, automatically.


chime
Banking Features
About Us
Blog
Help
Log In
Get Started
Enter your email
Get Started

CHIME BANKING

Banking made awesome

Get paid up to 2 days early with direct deposit.[1] Say goodbye to hidden bank fees. Grow your savings, automatically.

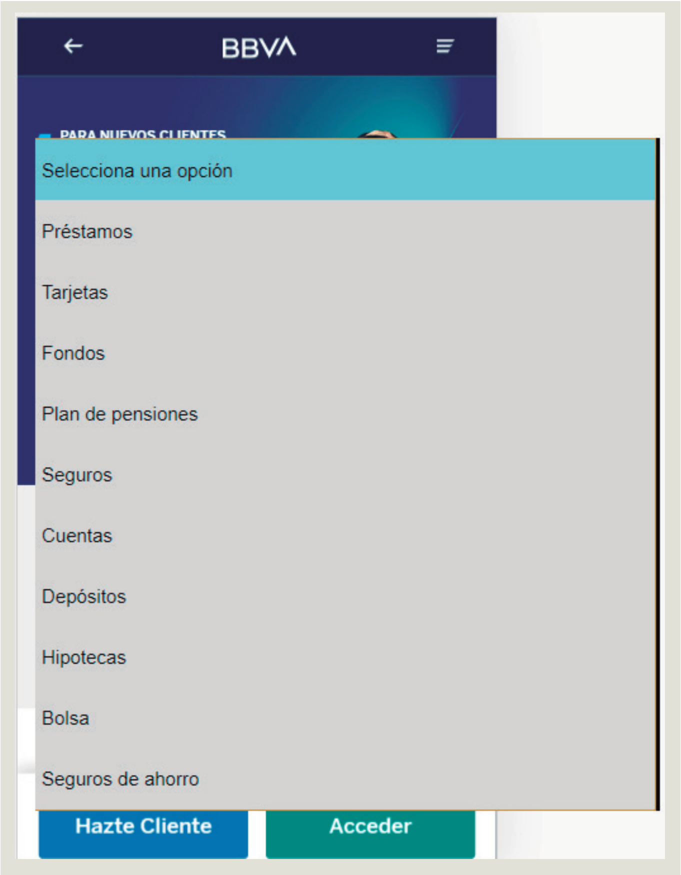
Chime is one of the fastest-growing bank accounts in America

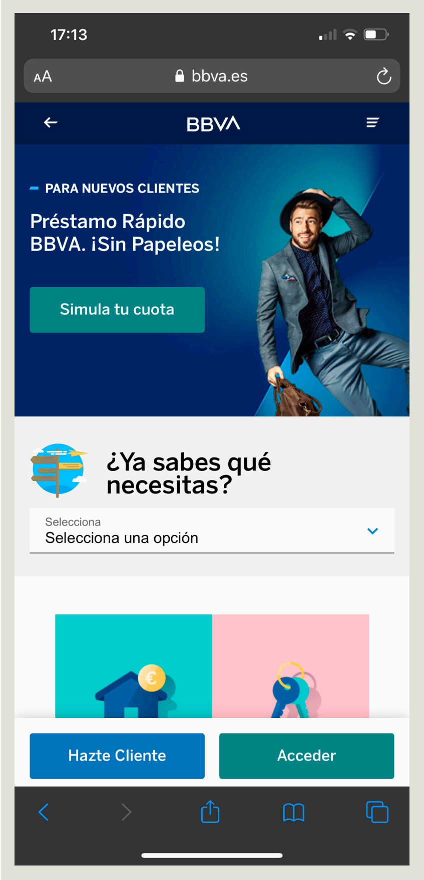
When you open a bank account online with Chime, you get a Chime Visa® Debit Card, a Spending Account, and an optional Savings Account – all managed through a beautifully designed mobile banking app.

CHIME, Consumer Banking, US
The ‘Get Started’ button is always visible at the top of the page and also used throughout the main content. The sign up process starts with the user entering an email address. The visuals show the app, debit card and logos of brands that have reviewed the product.

Best Practice #2 examples:

Give customers a nudge into the journey

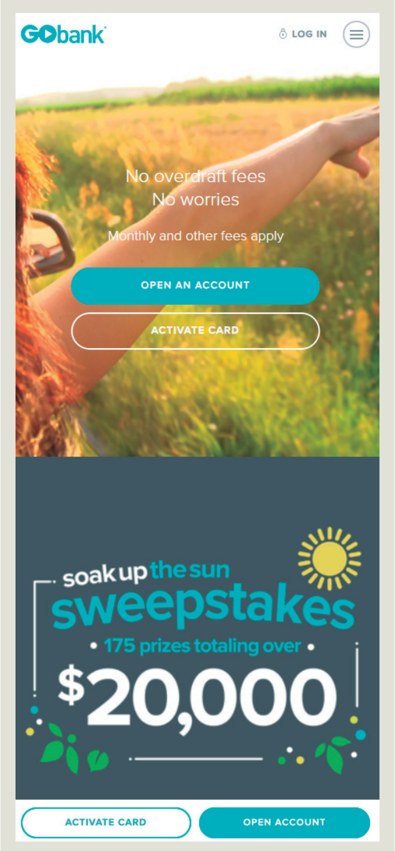

BBVA
PARA NUEVOS CLIENTES
Selecciona una opción
Préstamos
Tarjetas
Fondos
Plan de pensiones
Seguros
Cuentas
Depósitos
Hipotecas
Bolsa
Seguros de ahorro
Hazte Cliente
Acceder


17:13
AA
bbva.es
BBVA
PARA NUEVOS CLIENTES
Préstamo Rápido BBVA. ¡Sin Papeleos!
Simula tu cuota
¿Ya sabes qué necesitas?
Selecciona
Selecciona una opción
Hazte Cliente
Acceder

BBVA, Consumer Banking, Spain
Very clear how to start with the blue button labelled ‘become a customer’ that is also sticky and always stays at the bottom of the screen. Scrolling is minimised, but on the first screen the user is asked what they want to look at through a drop down menu to all product options.

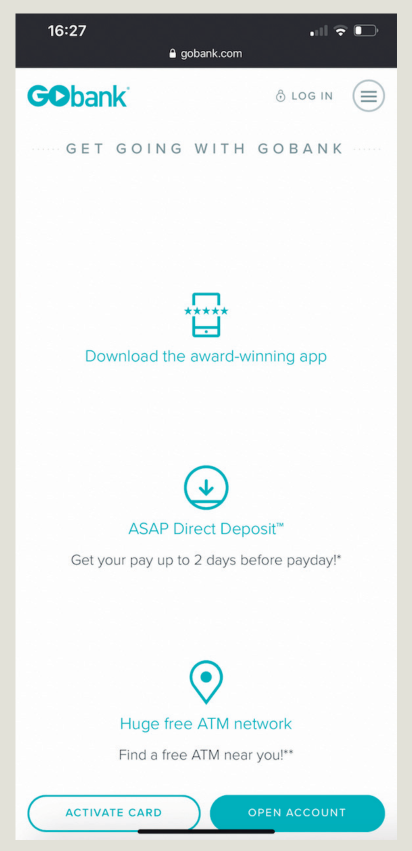
Best Practice #2 examples:

Give customers a nudge into the journey


GObank
LOG IN
OPEN AN ACCOUNT
ACTIVATE CARD
soak up the sun
sweepstakes
• 175 prizes totaling over •
$20,000
ACTIVATE CARD
OPEN ACCOUNT

No overdraft fees
No worries

Monthly and other fees apply


16:27
gobank.com
GObank
LOG IN
GET GOING WITH GOBANK
ACTIVATE CARD
OPEN ACCOUNT

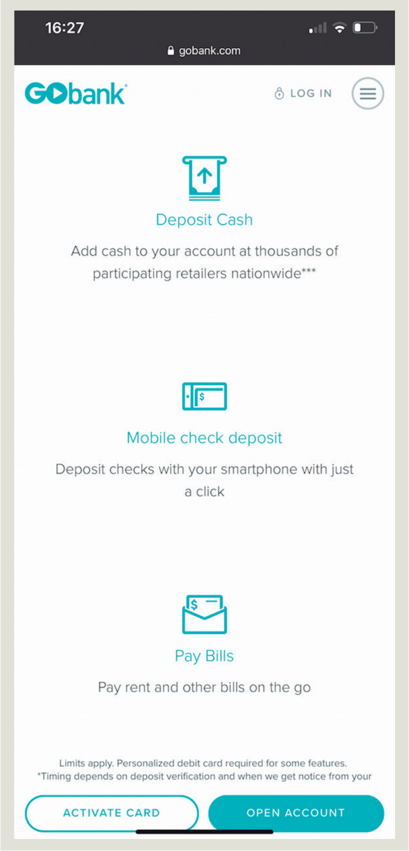
Download the award-winning app

ASAP Direct Deposit™

Get your pay up to 2 days before payday!*

Huge free ATM network

Find a free ATM near you!**


16:27
gobank.com
GObank
LOG IN
ACTIVATE CARD
OPEN ACCOUNT

Deposit Cash

Add cash to your account at thousands of participating retailers nationwide***

Mobile check deposit

Deposit checks with your smartphone with just a click

Pay Bills

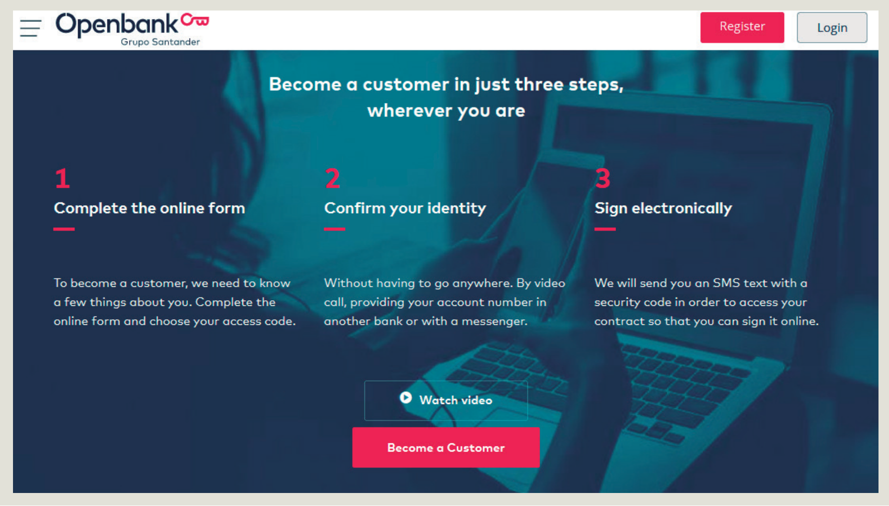
Pay rent and other bills on the go

Limits apply. Personalized debit card required for some features.
*Timing depends on deposit verification and when we get notice from your

GO BANK, Consumer Banking, USA
The 'Open An Account' button makes it clear how to start and is repeated in a sticky bar at the bottom of the screen. There is also a primary option for customers to activate their card and a promotion to win a prize.

Best Practice #2 examples:

Give customers a nudge into the journey


Openbank
Grupo Santander
Register
Login
Watch video
Become a Customer

Become a customer in just three steps, wherever you are

1 Complete the online form

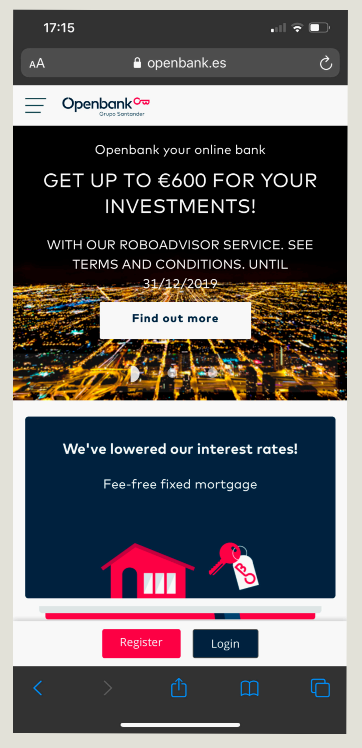
To become a customer, we need to know a few things about you. Complete the online form and choose your access code.

2 Confirm your identity

Without having to go anywhere. By video call, providing your account number in another bank or with a messenger.

3 Sign electronically

We will send you an SMS text with a security code in order to access your contract so that you can sign it online.


17:15
AA
openbank.es
Openbank
Grupo Santander
Find out more
Register
Login

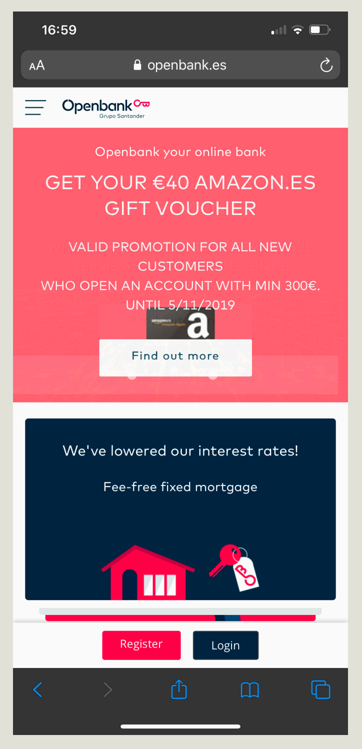
Openbank your online bank

GET UP TO €600 FOR YOUR INVESTMENTS!

WITH OUR ROBOADVISOR SERVICE. SEE TERMS AND CONDITIONS. UNTIL 31/12/2019

We've lowered our interest rates!

Fee-free fixed mortgage


16:59
AA
openbank.es
Openbank
Grupo Santander
Find out more
Register
Login

Openbank your online bank

GET YOUR €40 AMAZON.ES GIFT VOUCHER

VALID PROMOTION FOR ALL NEW CUSTOMERS WHO OPEN AN ACCOUNT WITH MIN 300€. UNTIL 5/11/2019

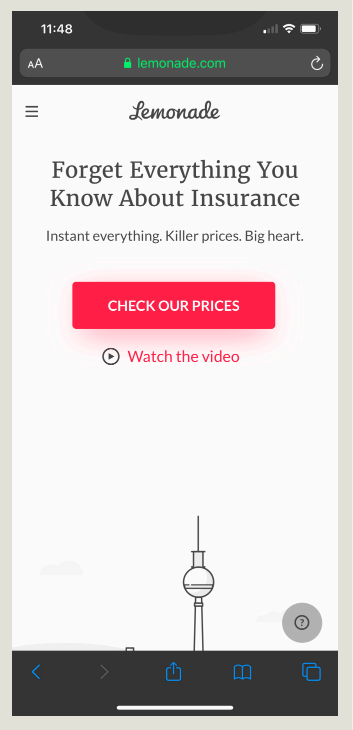
We've lowered our interest rates!

Fee-free fixed mortgage

OPENBANK, Consumer Banking, Spain
The 'Register' button is always visible and you can quickly navigate to all of the bank and product information. There is also a button to get assistance through a 'call me back' function. Promotions rotate through a carousel to attract a new customer's attention.

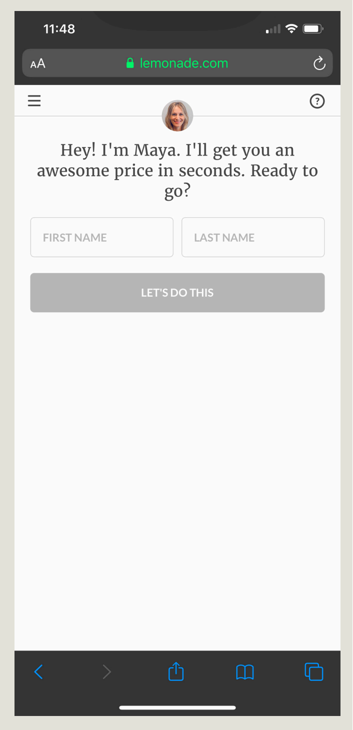
Best Practice #2 examples:

Give customers a nudge into the journey


11:48
lemonade.com
Lemonade
CHECK OUR PRICES
Watch the video

Forget Everything You Know About Insurance

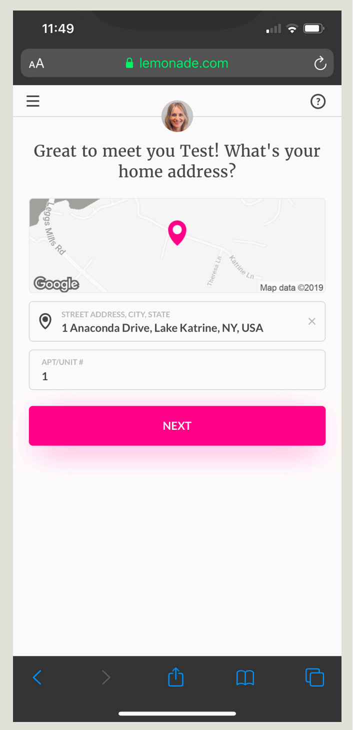
Instant everything. Killer prices. Big heart.


11:48
lemonade.com
LET'S DO THIS

Hey! I'm Maya. I'll get you an awesome price in seconds. Ready to go?

FIRST NAME

LAST NAME


11:49
lemonade.com
Google
Map data ©2019
NEXT

Great to meet you Test! What's your home address?

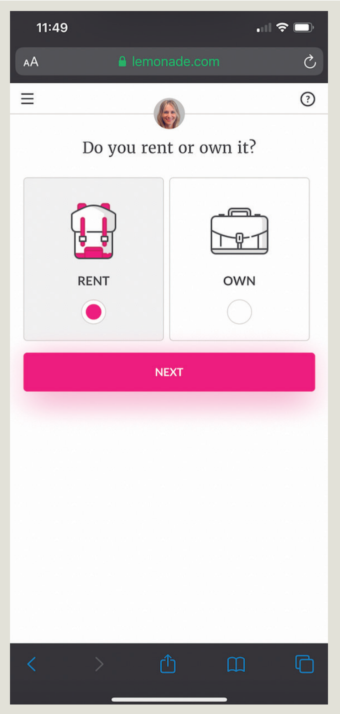
STREET ADDRESS, CITY, STATE: 1 Anaconda Drive, Lake Katrine, NY, USA

APT/UNIT #: 1

LEMONADE, Consumer Insurance, US
The customer can start the sign up process by tapping 'Check our prices' which then asks them a series of simple questions about their requirement and circumstance.

Best Practice #2 examples:

Give customers a nudge into the journey



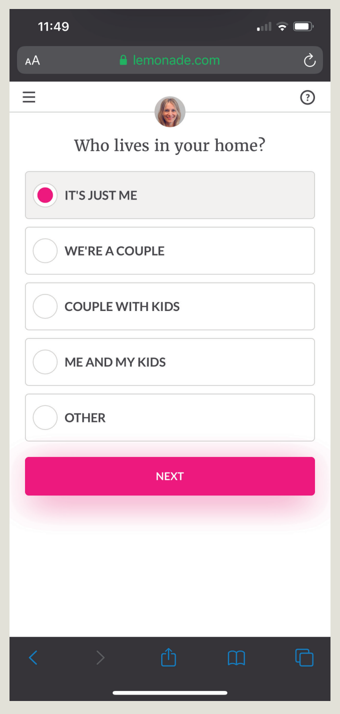
11:49
lemonade.com

Do you rent or own it?

● RENT

○ OWN

NEXT



11:49
lemonade.com

Who lives in your home?

● IT'S JUST ME

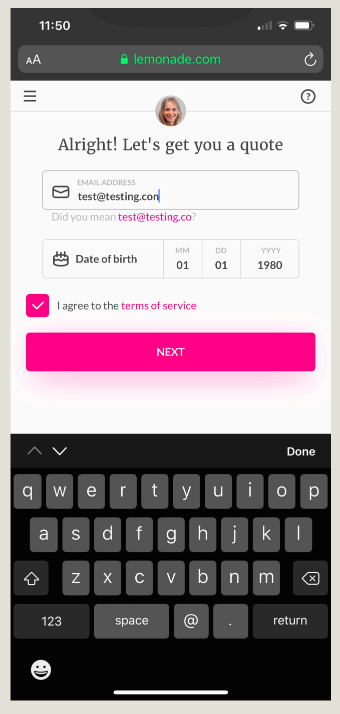
○ WE'RE A COUPLE

○ COUPLE WITH KIDS

○ ME AND MY KIDS

○ OTHER

NEXT



11:50
lemonade.com

Alright! Let's get you a quote

EMAIL ADDRESS: test@testing.con

Did you mean test@testing.co?

Date of birth: MM 01 DD 01 YYYY 1980

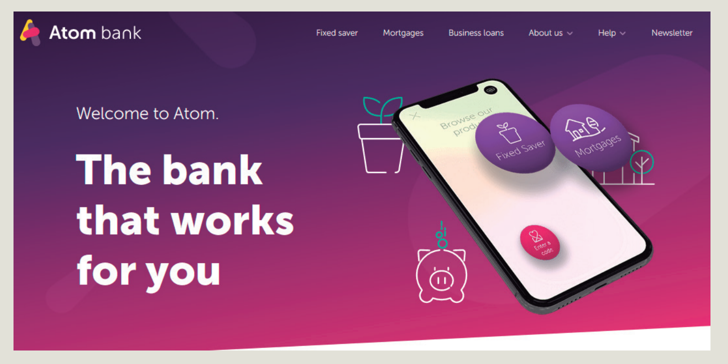
☑ I agree to the terms of service

NEXT
Done
q w e r t y u i o p
a s d f g h j k l
z x c v b n m
123
space
@
.
return

LEMONADE, Consumer Insurance, US
Lemonade make the questions easy to answer by using simple, visual selectors that make the process seem easy and short before generate a quote.

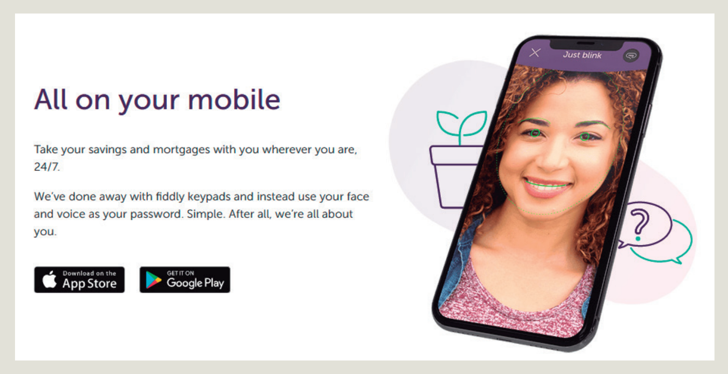
Best Practice #2 examples:

Give customers a nudge into the journey


Atom bank
Fixed saver
Mortgages
Business loans
About us
Help
Newsletter
Browse our produ
Fixed Saver
Mortgages
Enter a code

Welcome to Atom.

The bank that works for you


Just blink
Download on the App Store
GET IT ON Google Play

All on your mobile

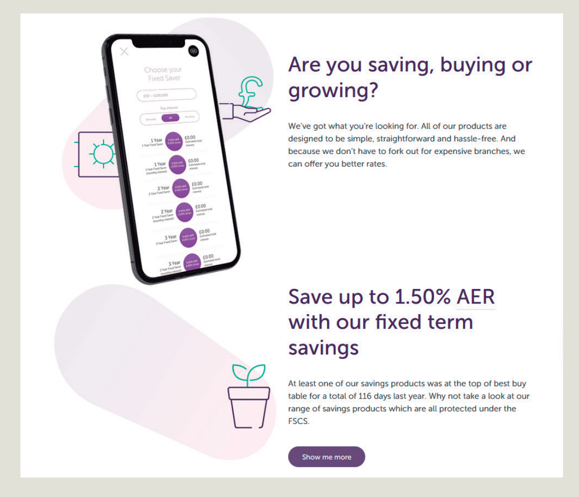
Take your savings and mortgages with you wherever you are, 24/7.

We've done away with fiddly keypads and instead use your face and voice as your password. Simple. After all, we're all about you.

ATOM BANK, Consumer Banking, UK
Atom Bank's landing page is clearly designed for new customer acquisition. There are 3 sections of relevant information and the mobile app is always featured. The first section describes the key customer benefits of joining the bank with links to download the app.

Best Practice #2 examples:

Give customers a nudge into the journey


Choose your Fixed Saver

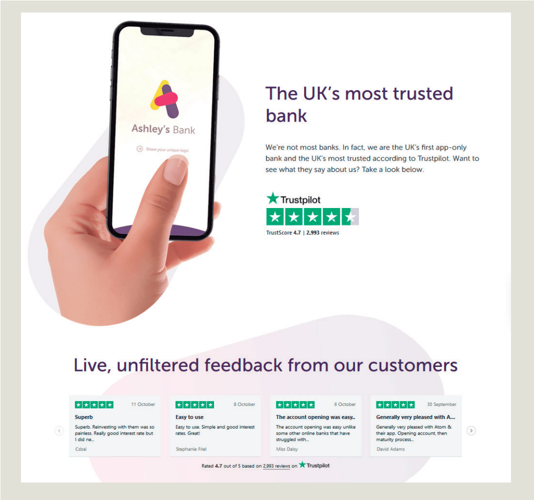
Are you saving, buying or growing?

We've got what you're looking for. All of our products are designed to be simple, straightforward and hassle-free. And because we don't have to fork out for expensive branches, we can offer you better rates.

Save up to 1.50% AER with our fixed term savings

At least one of our savings products was at the top of best buy table for a total of 116 days last year. Why not take a look at our range of savings products which are all protected under the FSCS.

Show me more


Ashley's Bank

The UK's most trusted bank

We're not most banks. In fact, we are the UK's first app-only bank and the UK's most trusted according to Trustpilot. Want to see what they say about us? Take a look below.

Trustpilot

TrustScore 4.7 | 2,993 reviews

Live, unfiltered feedback from our customers

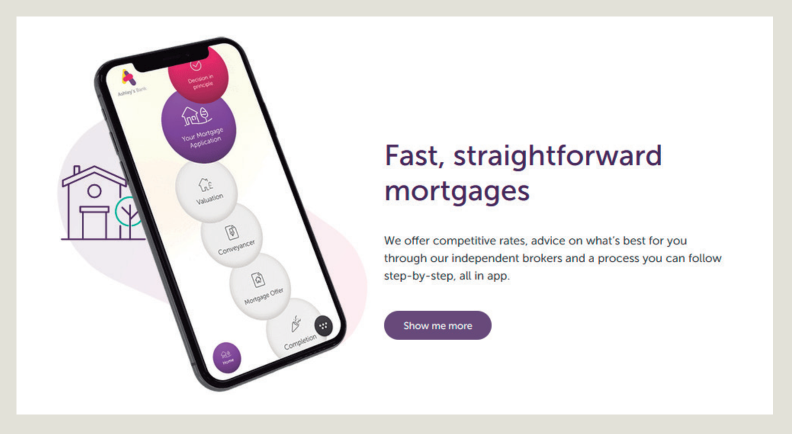
★★★★★ 11 October
Superb
Superb. Reinvesting with them was so painless. Really good interest rate but I did ne...
Csbai

★★★★★ 8 October
Easy to use
Easy to use. Simple and good interest rates. Great!
Stephanie Friel

★★★★★ 6 October
The account opening was easy..
The account opening was easy unlike some other online banks that have struggled with...
Miss Daisy

★★★★★ 30 September
Generally very pleased with A...
Generally very pleased with Atom & their app. Opening account, then maturity process...
David Adams

Rated 4.7 out of 5 based on 2,993 reviews on Trustpilot


Ashley's Bank
Decision in principle
Your Mortgage Application
Valuation
Conveyancer
Mortgage Offer
Completion
Home

Fast, straightforward mortgages

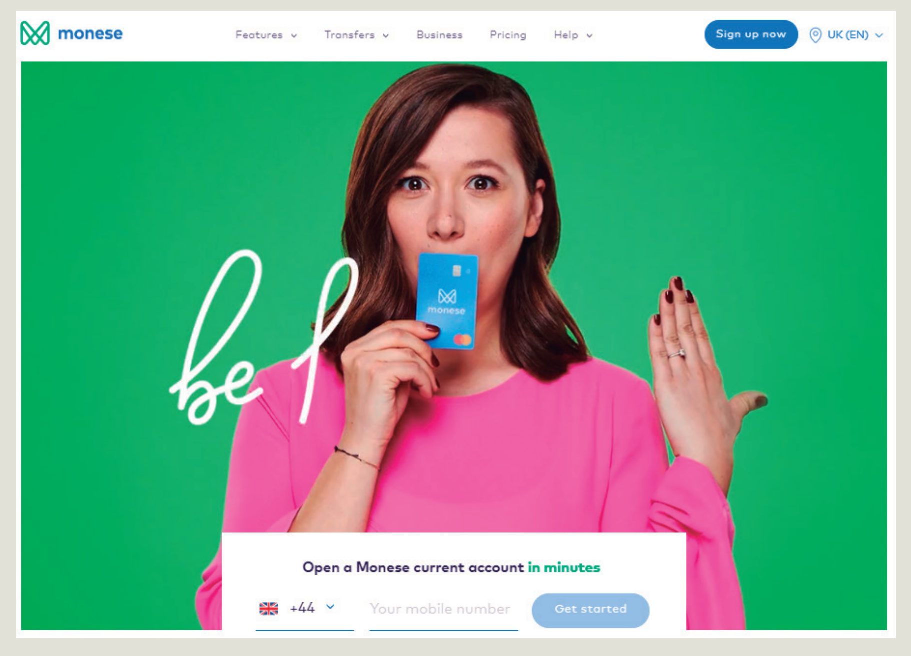
We offer competitive rates, advice on what's best for you through our independent brokers and a process you can follow step-by-step, all in app.

Show me more

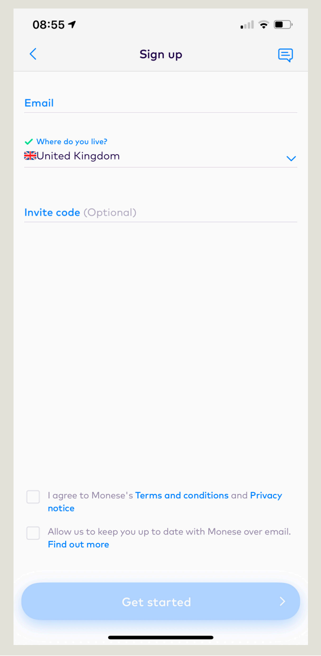
ATOM BANK, Consumer Banking, UK
The second section highlights the complete range of products, and the last section reinforces another of the bank's key benefits, which is supported by their Trustpilot ratings.

Best Practice #2 examples:

Give customers a nudge into the journey


monese
Features
Transfers
Business
Pricing
Help
Sign up now
UK (EN)
be
+44
Your mobile number
Get started

Open a Monese current account in minutes


08:55
Sign up
Get started

Email

Where do you live?
United Kingdom

Invite code (Optional)

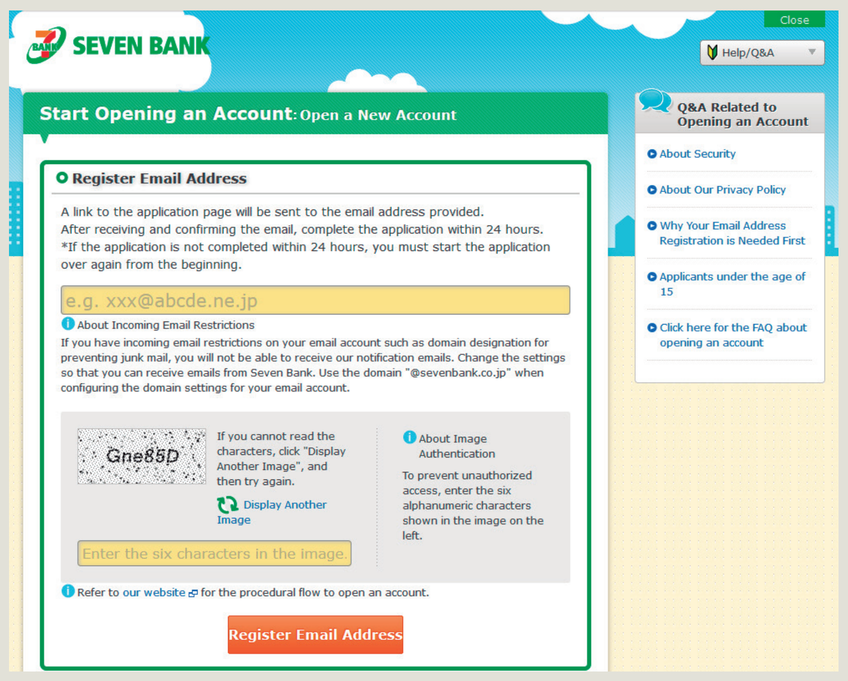
☐ I agree to Monese's Terms and conditions and Privacy notice

☐ Allow us to keep you up to date with Monese over email. Find out more

MONESE, Consumer Banking, UK
The 'Sign up now' button is always visible at the top of the page and the 'Get started' feature is in the main content. Both prompt the user to enter a mobile number to receive a link to download the app. The rest of the onboarding process is within the app.

Best Practice #2 examples:

Give customers a nudge into the journey


SEVEN BANK
Close
Help/Q&A
Start Opening an Account: Open a New Account
Q&A Related to Opening an Account
About Security
About Our Privacy Policy
Why Your Email Address Registration is Needed First
Applicants under the age of 15
Click here for the FAQ about opening an account
Gne85D
Display Another Image
Register Email Address

Register Email Address

A link to the application page will be sent to the email address provided.
After receiving and confirming the email, complete the application within 24 hours.
*If the application is not completed within 24 hours, you must start the application over again from the beginning.

e.g. xxx@abcde.ne.jp

About Incoming Email Restrictions

If you have incoming email restrictions on your email account such as domain designation for preventing junk mail, you will not be able to receive our notification emails. Change the settings so that you can receive emails from Seven Bank. Use the domain "@sevenbank.co.jp" when configuring the domain settings for your email account.

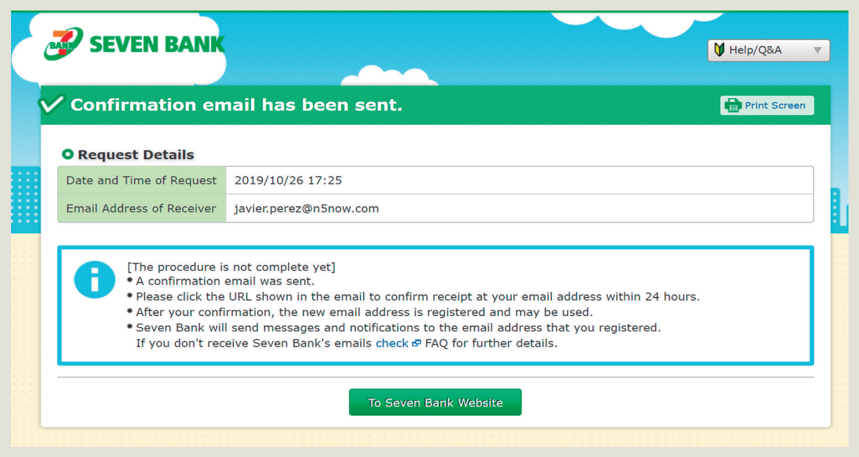
If you cannot read the characters, click "Display Another Image", and then try again.

Enter the six characters in the image.

About Image Authentication

To prevent unauthorized access, enter the six alphanumeric characters shown in the image on the left.

Refer to our website for the procedural flow to open an account.


SEVEN BANK
Help/Q&A
Print Screen
To Seven Bank Website

Confirmation email has been sent.

Request Details

Date and Time of Request	2019/10/26 17:25
Email Address of Receiver	javier.perez@n5now.com

[The procedure is not complete yet]
- A confirmation email was sent.
- Please click the URL shown in the email to confirm receipt at your email address within 24 hours.
- After your confirmation, the new email address is registered and may be used.
- Seven Bank will send messages and notifications to the email address that you registered.
  If you don't receive Seven Bank's emails check FAQ for further details.

SEVEN BANK, Consumer Banking, Japan
The onboarding process starts with a secure link you receive after completing just an email address and captcha, with 24 hours to start the process.

Best Practice #3:

Sell the end game benefits at the front door

From a customer perspective, onboarding starts well before they begin the sign-up process because, by this point, they have already self-selected a product from the brand. This means marketing has served its purpose to get them to consider signing-up and now they are here, doing just that.

Onboarding with a brand is something most customers only do once in their life so, simplicity is critical to helping them through the process without abandoning.

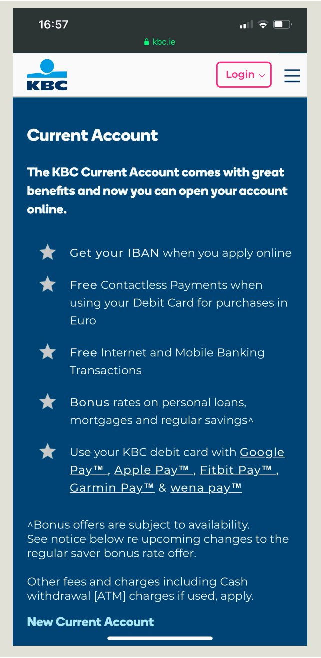
However, during the sign-up process customers can be distracted and lose sight of why they started the process, particularly if it is difficult or time consuming. They will need encouragement to complete the journey and be re-assured they made the right choice. Reminding them of the reasons for their choice, be it the brand and/or product benefits, keeps their mind on continuing the journey to achieve their original goal.

Similarly, onboarding finishes only when the customer knows how to use the product and is fully enabled to do so. In essence, onboarding them to the mobile app and the product so they become familiar with the features.

Invest in the customer's experience before they even reach the sign-up process and then remind them of the benefits of joining throughout the onboarding journey. Once the product is opened ensure they know how to get the best from it through demonstration and guidance.

Best Practice #3 examples:

Sell the end game benefits at the front door



Current Account

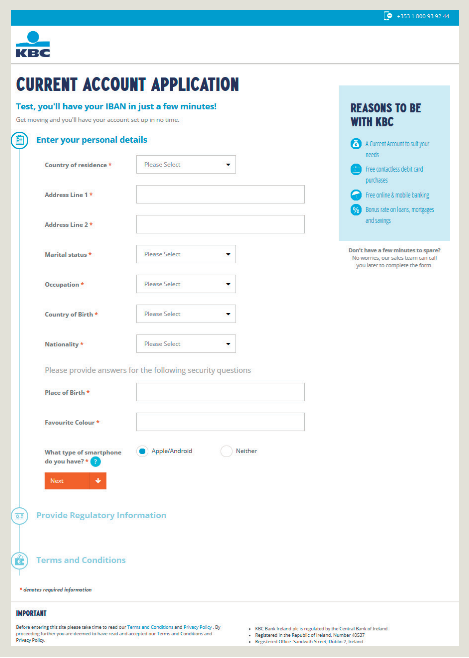
The KBC Current Account comes with great benefits and now you can open your account online.

- ★ Get your IBAN when you apply online
- ★ Free Contactless Payments when using your Debit Card for purchases in Euro
- ★ Free Internet and Mobile Banking Transactions
- ★ Bonus rates on personal loans, mortgages and regular savings^
- ★ Use your KBC debit card with Google Pay™, Apple Pay™, Fitbit Pay™, Garmin Pay™ & wena pay™

^Bonus offers are subject to availability. See notice below re upcoming changes to the regular saver bonus rate offer.

Other fees and charges including Cash withdrawal [ATM] charges if used, apply.

New Current Account



CURRENT ACCOUNT APPLICATION

Test, you'll have your IBAN in just a few minutes!

Get moving and you'll have your account set up in no time.

Enter your personal details

Country of residence *	Please Select
Address Line 1 *	
Address Line 2 *	
Marital status *	Please Select
Occupation *	Please Select
Country of Birth *	Please Select
Nationality *	Please Select

Please provide answers for the following security questions

Place of Birth *	
Favourite Colour *	
What type of smartphone do you have? * ?	● Apple/Android ○ Neither

Next

Provide Regulatory Information

Terms and Conditions

* denotes required information

REASONS TO BE WITH KBC

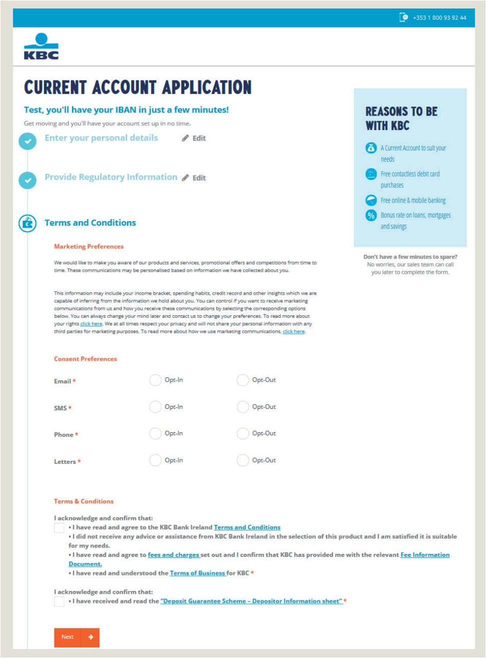
- A Current Account to suit your needs
- Free contactless debit card purchases
- Free online & mobile banking
- Bonus rate on loans, mortgages and savings

Don't have a few minutes to spare?
No worries, our sales team can call you later to complete the form.

IMPORTANT

Before entering this site please take time to read our Terms and Conditions and Privacy Policy . By proceeding further you are deemed to have read and accepted our Terms and Conditions and Privacy Policy.

- KBC Bank Ireland plc is regulated by the Central Bank of Ireland
- Registered in the Republic of Ireland. Number 40537
- Registered Office: Sandwith Street, Dublin 2, Ireland



CURRENT ACCOUNT APPLICATION

Test, you'll have your IBAN in just a few minutes!

Get moving and you'll have your account set up in no time.

✓ Enter your personal details Edit

✓ Provide Regulatory Information Edit

Terms and Conditions

Marketing Preferences

We would like to make you aware of our products and services, promotional offers and competitions from time to time. These communications may be personalised based on information we have collected about you.

This information may include your income bracket, spending habits, credit record and other insights which we are capable of inferring from the information we hold about you. You can control if you want to receive marketing communications from us and how you receive these communications by selecting the corresponding options below. You can always change your mind later and contact us to change your preferences. To read more about your rights click here. We at all times respect your privacy and will not share your personal information with any third parties for marketing purposes. To read more about how we use marketing communications, click here.

Consent Preferences

Email *	○ Opt-In	○ Opt-Out
SMS *	○ Opt-In	○ Opt-Out
Phone *	○ Opt-In	○ Opt-Out
Letters *	○ Opt-In	○ Opt-Out

Terms & Conditions

I acknowledge and confirm that:
☐ • I have read and agree to the KBC Bank Ireland Terms and Conditions
• I did not receive any advice or assistance from KBC Bank Ireland in the selection of this product and I am satisfied it is suitable for my needs.
• I have read and agree to fees and charges set out and I confirm that KBC has provided me with the relevant Fee Information Document.
• I have read and understood the Terms of Business for KBC *

I acknowledge and confirm that:
☐ • I have received and read the "Deposit Guarantee Scheme – Depositor Information sheet" *

Next

REASONS TO BE WITH KBC

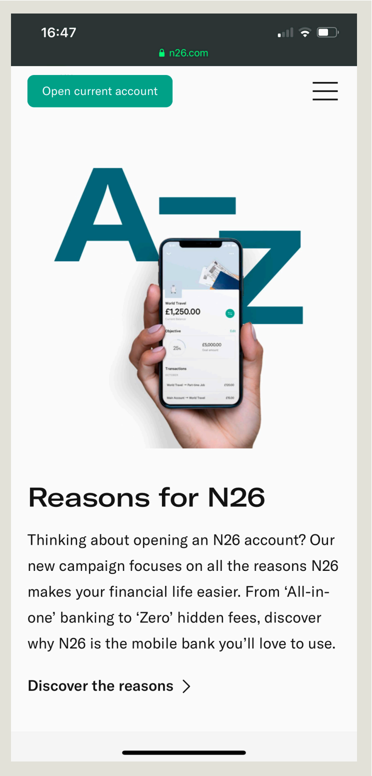
- A Current Account to suit your needs
- Free contactless debit card purchases
- Free online & mobile banking
- Bonus rate on loans, mortgages and savings

Don't have a few minutes to spare?
No worries, our sales team can call you later to complete the form.

KBC, Consumer Banking, Ireland
Reminds the user of the benefits before starting the process. There is also a persistent banner on the screen during sign-up with 'the reasons to be with KBC', which reinforces why they are making the right choice.

Best Practice #3 examples:

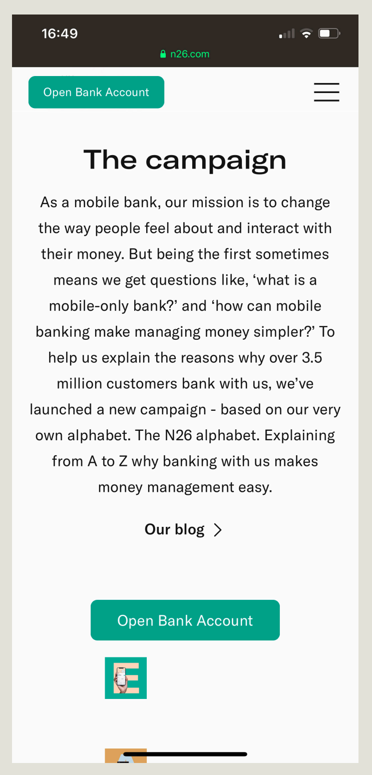
Sell the end game benefits at the front door


16:47
n26.com
Open current account
A–Z
World Travel
£1,250.00

Reasons for N26

Thinking about opening an N26 account? Our new campaign focuses on all the reasons N26 makes your financial life easier. From 'All-in-one' banking to 'Zero' hidden fees, discover why N26 is the mobile bank you'll love to use.

Discover the reasons >

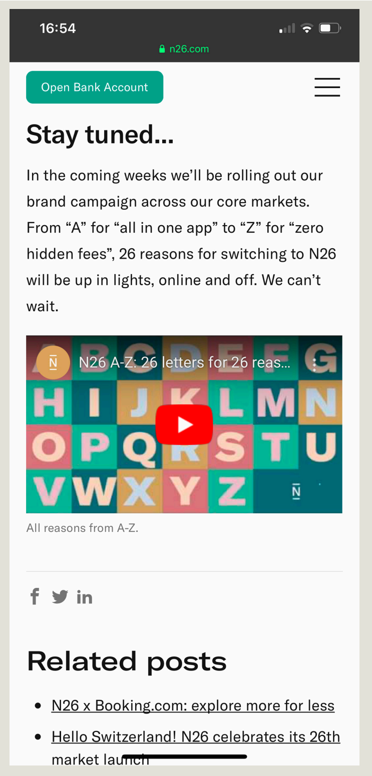

16:49
n26.com
Open Bank Account

The campaign

As a mobile bank, our mission is to change the way people feel about and interact with their money. But being the first sometimes means we get questions like, 'what is a mobile-only bank?' and 'how can mobile banking make managing money simpler?' To help us explain the reasons why over 3.5 million customers bank with us, we've launched a new campaign - based on our very own alphabet. The N26 alphabet. Explaining from A to Z why banking with us makes money management easy.

Our blog >

Open Bank Account


16:54
n26.com
Open Bank Account
N26 A-Z: 26 letters for 26 reas...

Stay tuned...

In the coming weeks we'll be rolling out our brand campaign across our core markets. From "A" for "all in one app" to "Z" for "zero hidden fees", 26 reasons for switching to N26 will be up in lights, online and off. We can't wait.

All reasons from A-Z.

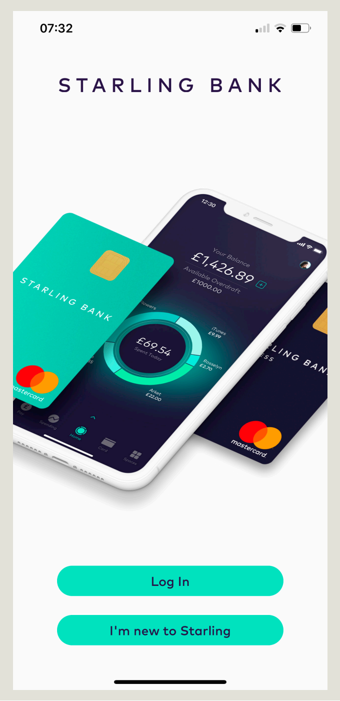
Related posts

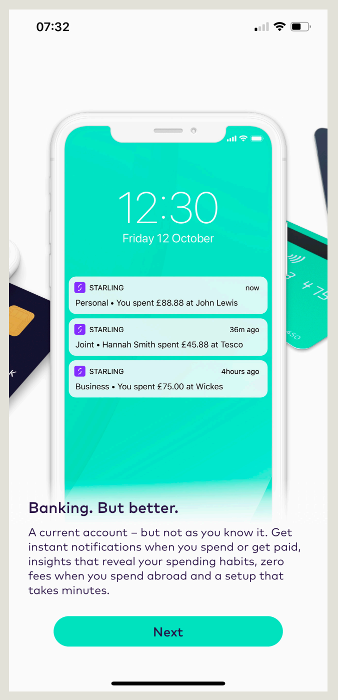
- N26 x Booking.com: explore more for less
- Hello Switzerland! N26 celebrates its 26th market launch

N26, Consumer Banking, UK
Always selling the brand and explaining their difference, including through videos.

Best Practice #3 examples:

Sell the end game benefits at the front door


07:32
STARLING BANK
£1,426.89
£69.54
STARLING BANK
mastercard
Log In
I'm new to Starling


07:32
12:30
Friday 12 October

STARLING now
Personal • You spent £88.88 at John Lewis

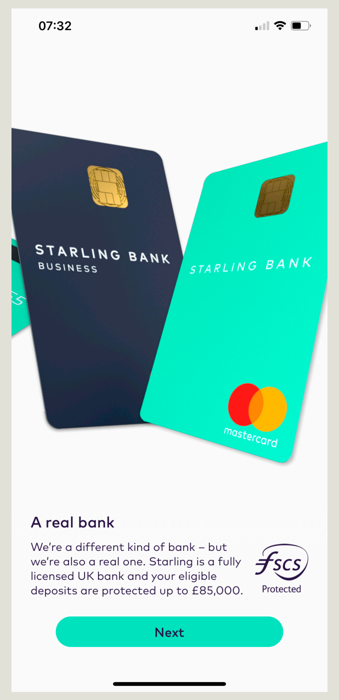
STARLING 36m ago
Joint • Hannah Smith spent £45.88 at Tesco

STARLING 4hours ago
Business • You spent £75.00 at Wickes

Banking. But better.

A current account – but not as you know it. Get instant notifications when you spend or get paid, insights that reveal your spending habits, zero fees when you spend abroad and a setup that takes minutes.

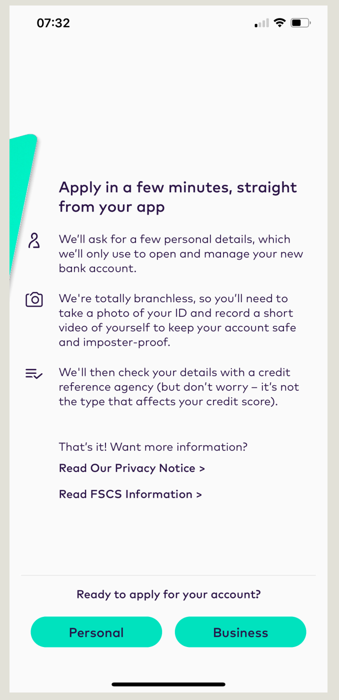
Next


07:32
STARLING BANK
BUSINESS
STARLING BANK
mastercard

A real bank

We're a different kind of bank – but we're also a real one. Starling is a fully licensed UK bank and your eligible deposits are protected up to £85,000.

fscs
Protected
Next



Apply in a few minutes, straight from your app

We'll ask for a few personal details, which we'll only use to open and manage your new bank account.

We're totally branchless, so you'll need to take a photo of your ID and record a short video of yourself to keep your account safe and imposter-proof.

We'll then check your details with a credit reference agency (but don't worry – it's not the type that affects your credit score).

That's it! Want more information?

Read Our Privacy Notice >

Read FSCS Information >

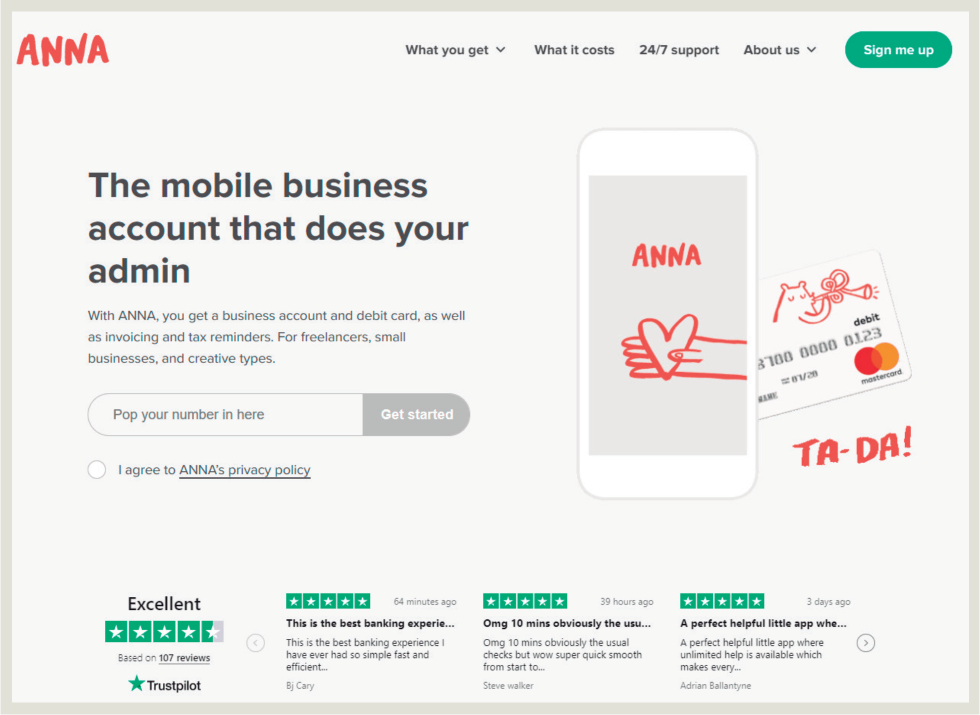
Ready to apply for your account?

Personal
Business

STARLING BANK, Consumer Banking, UK
The benefits are featured on intro screens before the onboarding process starts in the app.

Best Practice #3 examples:

Sell the end game benefits at the front door


ANNA
What you get
What it costs
24/7 support
About us
Sign me up
Pop your number in here
Get started
ANNA
debit
mastercard
TA-DA!
Excellent
Trustpilot

The mobile business account that does your admin

With ANNA, you get a business account and debit card, as well as invoicing and tax reminders. For freelancers, small businesses, and creative types.

○ I agree to ANNA's privacy policy

Based on 107 reviews

64 minutes ago
This is the best banking experie...
This is the best banking experience I have ever had so simple fast and efficient...
Bj Cary

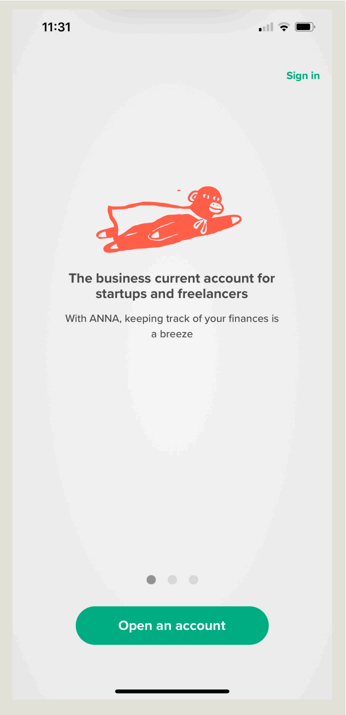
39 hours ago
Omg 10 mins obviously the usu...
Omg 10 mins obviously the usual checks but wow super quick smooth from start to...
Steve walker

3 days ago
A perfect helpful little app whe...
A perfect helpful little app where unlimited help is available which makes every...
Adrian Ballantyne

ANNA, Business Banking, UK
The website features the overall Trustpilot rating plus a selection of individual ratings and verbatim comments from customers to portray credibility.

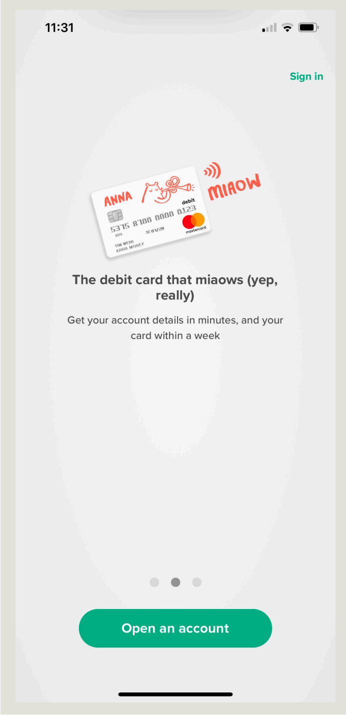
Best Practice #3 examples:

Sell the end game benefits at the front door


11:31
Sign in
Open an account

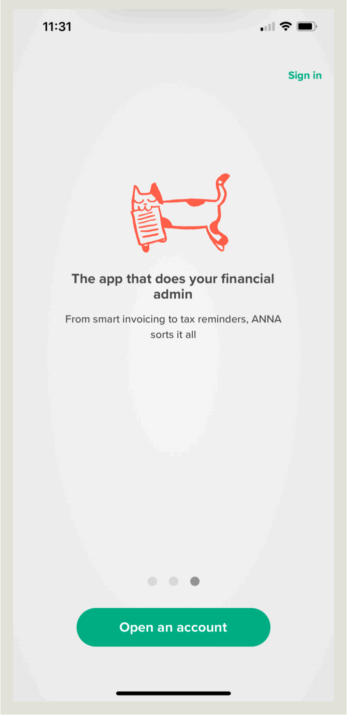
The business current account for startups and freelancers

With ANNA, keeping track of your finances is a breeze


11:31
Sign in
ANNA
debit
MIAOW
Open an account

The debit card that miaows (yep, really)

Get your account details in minutes, and your card within a week


11:31
Sign in
Open an account

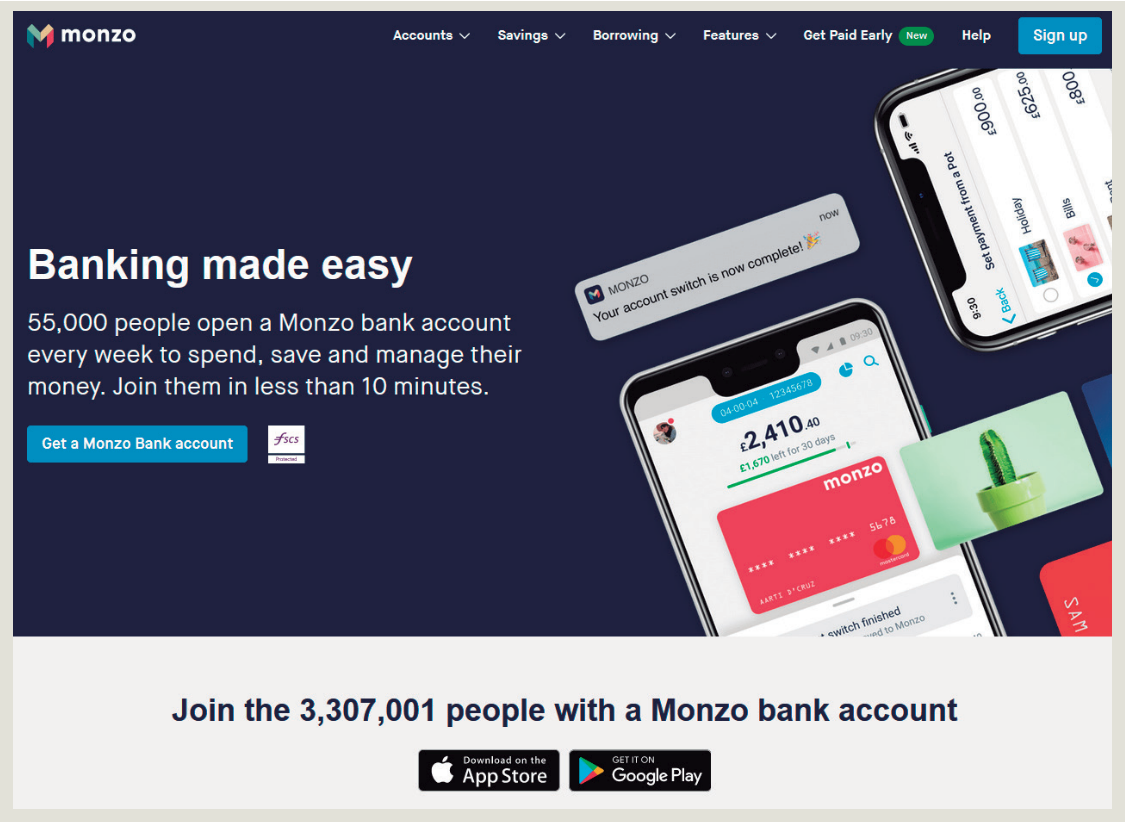
The app that does your financial admin

From smart invoicing to tax reminders, ANNA sorts it all

ANNA, Business Banking, UK
In the mobile app the key benefits are repeated on a message carousel before the onboarding process starts. The brand identity is carried through using their unique imagery rather than the logo.

Best Practice #3 examples:

Sell the end game benefits at the front door


monzo
Accounts
Savings
Borrowing
Features
Get Paid Early
New
Help
Sign up
Get a Monzo Bank account
FSCS
Download on the App Store
GET IT ON Google Play
£2,410.40
£1,670 left for 30 days
monzo
Set payment from a pot
Holiday
Bills
£900.00
£625.00

MONZO
Your account switch is now complete!

Banking made easy

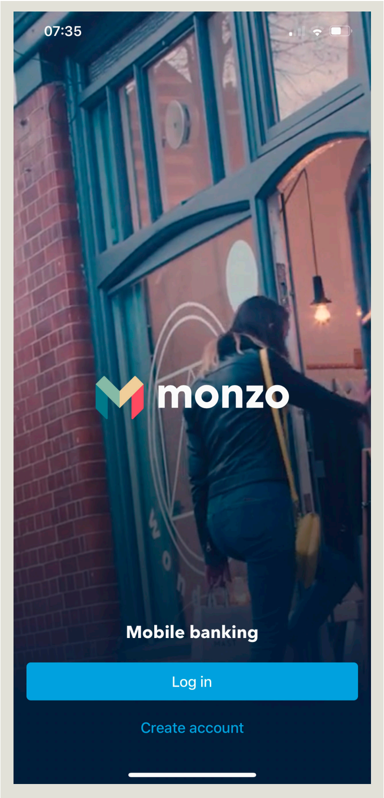
55,000 people open a Monzo bank account every week to spend, save and manage their money. Join them in less than 10 minutes.

Join the 3,307,001 people with a Monzo bank account

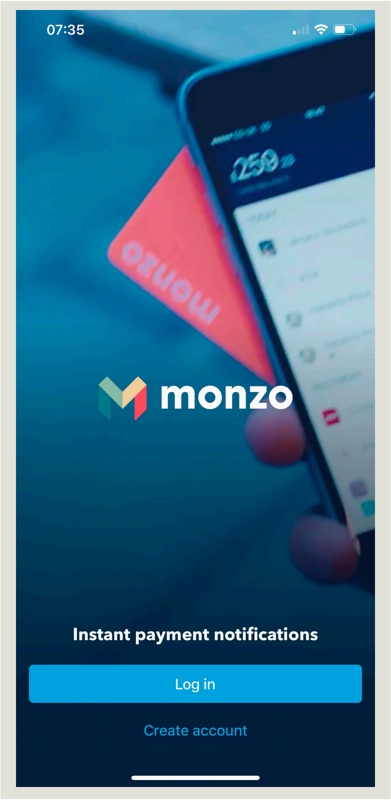
MONZO, Consumer Banking, UK
The website makes clear the value proposition and features screens from the highly visual mobile app. There is also reassurance that there are already a lot of customers, plus links to download the app from the app store.

Best Practice #3 examples:

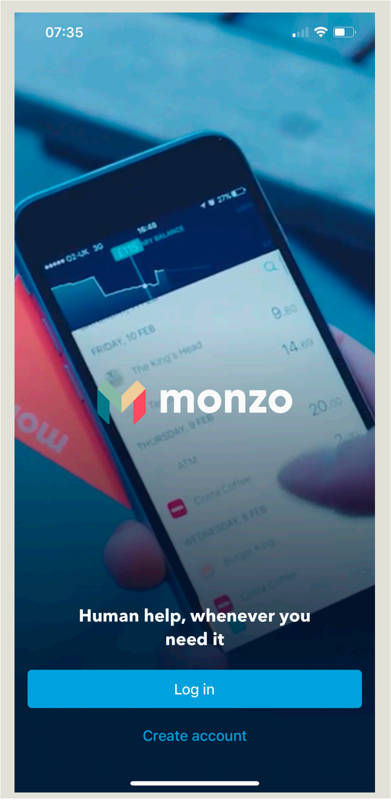
Sell the end game benefits at the front door


07:35
monzo
Log in
Create account

Mobile banking


07:35
monzo
Log in
Create account

Instant payment notifications

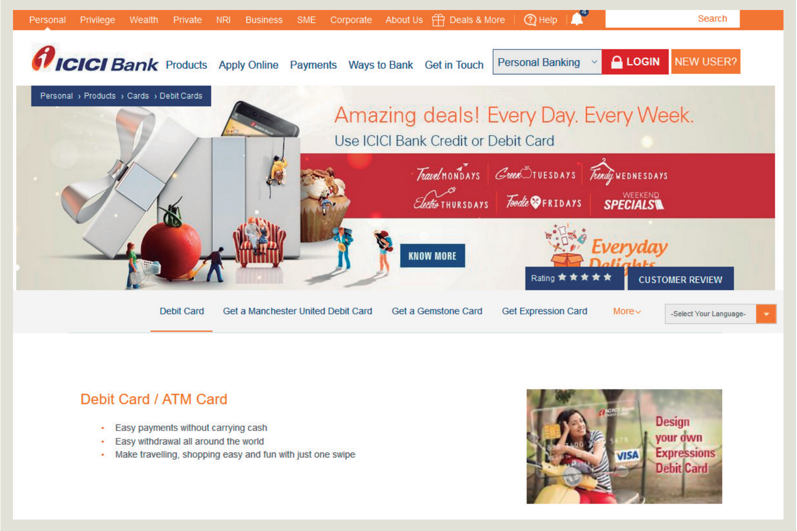

07:35
monzo
Log in
Create account

Human help, whenever you need it

MONZO, Consumer Banking, UK
The app features a video background that includes a message carousel of the top 3 benefits, which serve as an intro to the onboarding process.

Best Practice #3 examples:

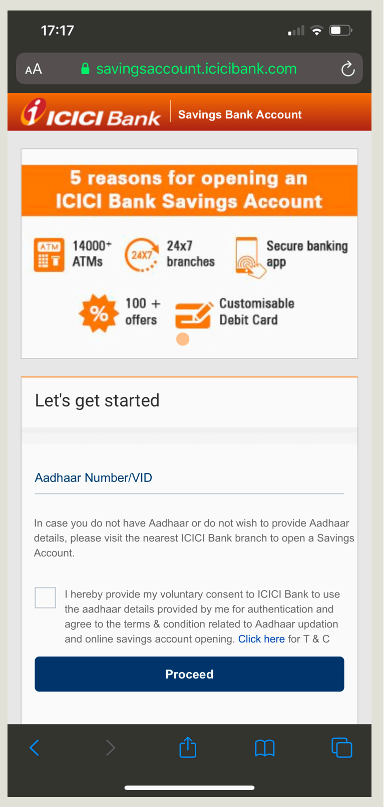
Sell the end game benefits at the front door


Personal
Privilege
Wealth
Private
NRI
Business
SME
Corporate
About Us
Deals & More
Help
Search
ICICI Bank
Products
Apply Online
Payments
Ways to Bank
Get in Touch
Personal Banking
LOGIN
NEW USER?
Personal › Products › Cards › Debit Cards
Travel MONDAYS
Green TUESDAYS
Trendy WEDNESDAYS
Electro THURSDAYS
Foodie FRIDAYS
WEEKEND SPECIALS
KNOW MORE
Everyday Delights
Rating ★★★★★
CUSTOMER REVIEW
Debit Card
Get a Manchester United Debit Card
Get a Gemstone Card
Get Expression Card
More
-Select Your Language-
Design your own Expressions Debit Card

Amazing deals! Every Day. Every Week.
Use ICICI Bank Credit or Debit Card

Debit Card / ATM Card

- Easy payments without carrying cash
- Easy withdrawal all around the world
- Make travelling, shopping easy and fun with just one swipe


17:17
AA
savingsaccount.icicibank.com
ICICI Bank
Savings Bank Account
ATM
24X7
%
Proceed

5 reasons for opening an ICICI Bank Savings Account

14000+ ATMs
24x7 branches
Secure banking app
100 + offers
Customisable Debit Card

Let's get started

Aadhaar Number/VID

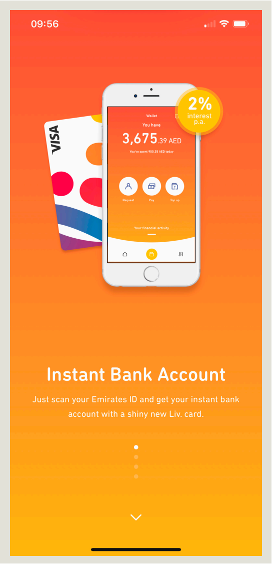
In case you do not have Aadhaar or do not wish to provide Aadhaar details, please visit the nearest ICICI Bank branch to open a Savings Account.

☐ I hereby provide my voluntary consent to ICICI Bank to use the aadhaar details provided by me for authentication and agree to the terms & condition related to Aadhaar updation and online savings account opening. Click here for T & C

ICICI BANK, Consumer Banking, India
The website promotes the latest incentives and key product features. When applying there is an always-present banner showing the top 5 reasons for opening an account, which helps reassure the customer that they are getting great deal.

Best Practice #3 examples:

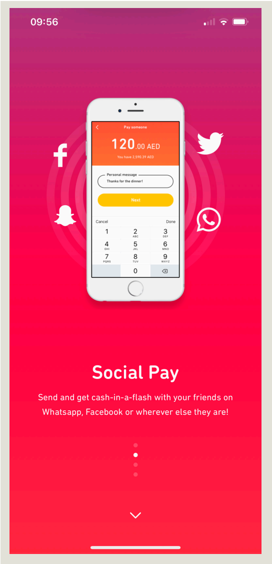
Sell the end game benefits at the front door



09:56
VISA
2%
interest
p.a.
3,675.39 AED

Instant Bank Account

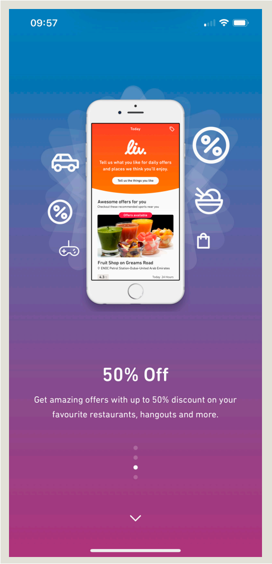
Just scan your Emirates ID and get your instant bank account with a shiny new Liv. card.



09:56
120.00 AED

Social Pay

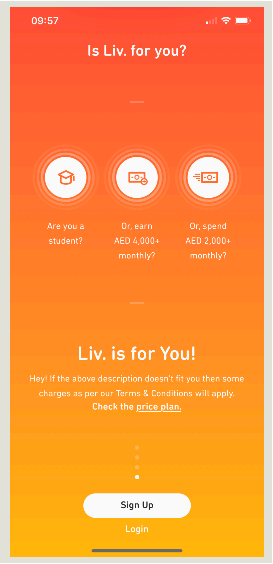
Send and get cash-in-a-flash with your friends on Whatsapp, Facebook or wherever else they are!



09:57
liv.
Fruit Shop on Greams Road

50% Off

Get amazing offers with up to 50% discount on your favourite restaurants, hangouts and more.



09:57

Is Liv. for you?

Are you a student?

Or, earn AED 4,000+ monthly?

Or, spend AED 2,000+ monthly?

Liv. is for You!

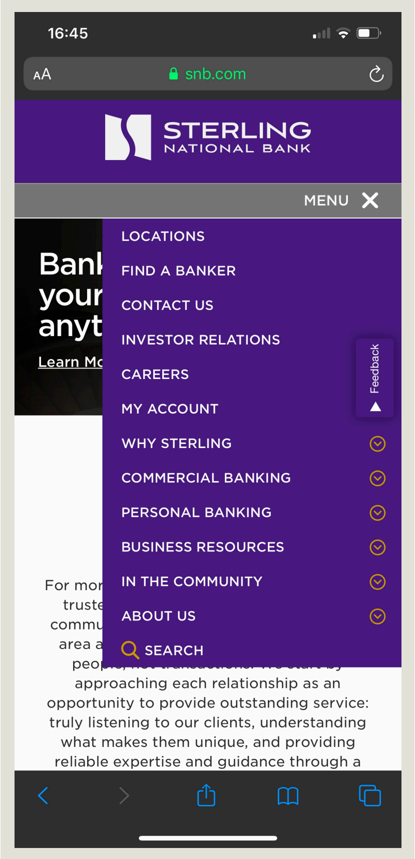
Hey! If the above description doesn't fit you then some charges as per our Terms & Conditions will apply. **Check the price plan.**

Sign Up
Login

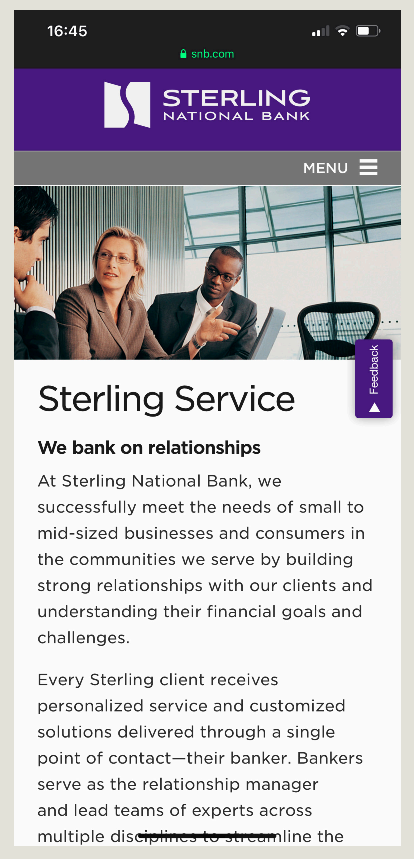
LIV. BANK, Consumer Banking, UAE
Simple and bright, colourful screens remind users of the key benefits before the onboarding process starts in the app.

Best Practice #3 examples:

Sell the end game benefits at the front door


16:45
AA
snb.com
STERLING
NATIONAL BANK
MENU
LOCATIONS
FIND A BANKER
CONTACT US
INVESTOR RELATIONS
CAREERS
MY ACCOUNT
WHY STERLING
COMMERCIAL BANKING
PERSONAL BANKING
BUSINESS RESOURCES
IN THE COMMUNITY
ABOUT US
SEARCH
Feedback
Bank
your
anyt
Learn Mo

For mor
truste
commu
area a
peo
approaching each relationship as an opportunity to provide outstanding service: truly listening to our clients, understanding what makes them unique, and providing reliable expertise and guidance through a


16:45
snb.com
STERLING
NATIONAL BANK
MENU
Feedback

Sterling Service

We bank on relationships

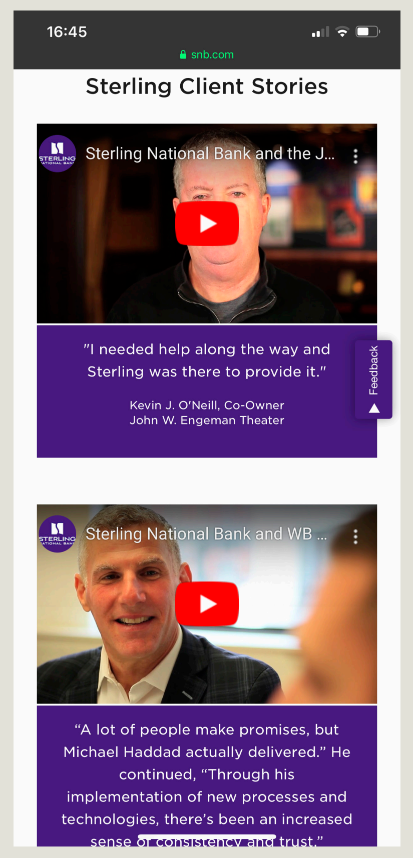
At Sterling National Bank, we successfully meet the needs of small to mid-sized businesses and consumers in the communities we serve by building strong relationships with our clients and understanding their financial goals and challenges.

Every Sterling client receives personalized service and customized solutions delivered through a single point of contact—their banker. Bankers serve as the relationship manager and lead teams of experts across multiple disciplines to streamline the

STERLING NATIONAL BANK, Consumer Banking, USA
The website includes a specific section on ‘Why Sterling’ which reinforces the reasons for choosing them and sets the expectations about the service being more about the relationship.

Best Practice #3 examples:

Sell the end game benefits at the front door

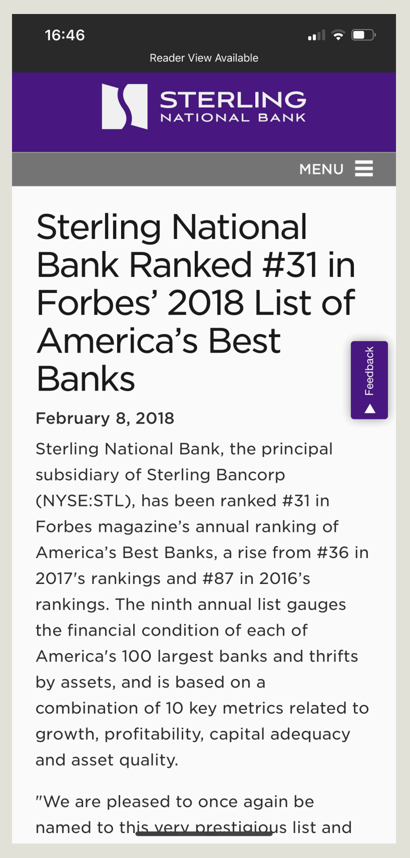

16:45
snb.com
Sterling National Bank and the J...
Sterling National Bank and WB ...
Feedback

Sterling Client Stories

"I needed help along the way and Sterling was there to provide it."

Kevin J. O'Neill, Co-Owner
John W. Engeman Theater

“A lot of people make promises, but Michael Haddad actually delivered.” He continued, “Through his implementation of new processes and technologies, there's been an increased sense of consistency and trust.”


16:46
Reader View Available
STERLING
NATIONAL BANK
MENU
Feedback

Sterling National Bank Ranked #31 in Forbes’ 2018 List of America’s Best Banks

February 8, 2018

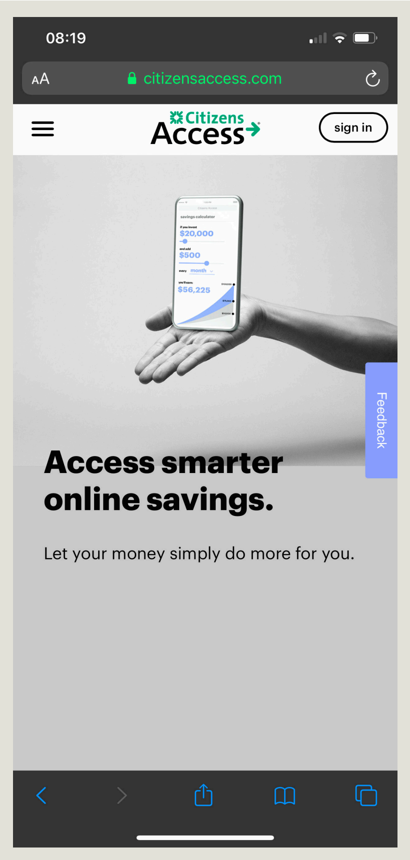
Sterling National Bank, the principal subsidiary of Sterling Bancorp (NYSE:STL), has been ranked #31 in Forbes magazine’s annual ranking of America’s Best Banks, a rise from #36 in 2017's rankings and #87 in 2016’s rankings. The ninth annual list gauges the financial condition of each of America's 100 largest banks and thrifts by assets, and is based on a combination of 10 key metrics related to growth, profitability, capital adequacy and asset quality.

"We are pleased to once again be named to this very prestigious list and

STERLING NATIONAL BANK, Consumer Banking, USA
Sterling also feature video testimonials from customers and references to the bank’s public ranking which gives credibility to the usual ‘marketing-speak’ found in these sections.

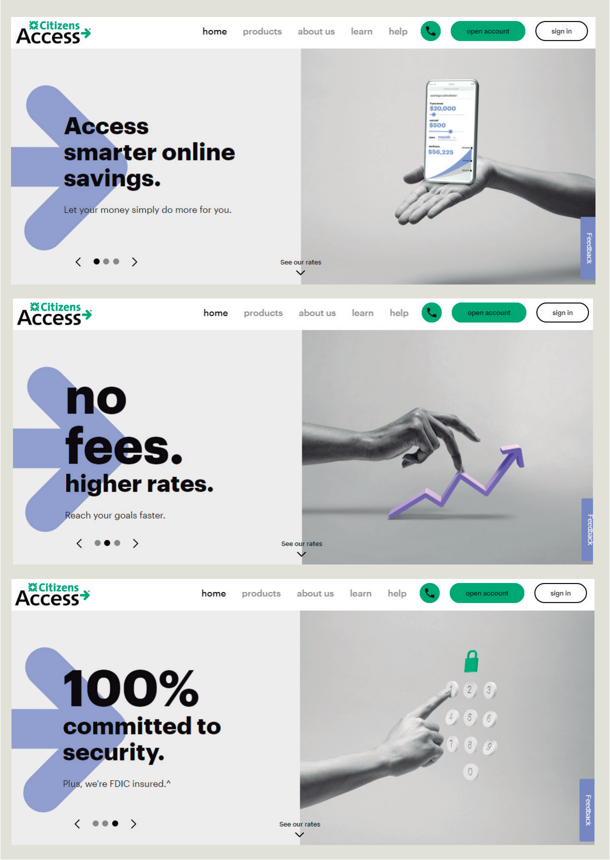
Best Practice #3 examples:

Sell the end game benefits at the front door


08:19
AA
citizensaccess.com
Citizens Access
sign in
Feedback

Access smarter online savings.

Let your money simply do more for you.


Citizens Access
home
products
about us
learn
help
open account
sign in
See our rates
Feedback

Access smarter online savings.

Let your money simply do more for you.

no fees. higher rates.

Reach your goals faster.

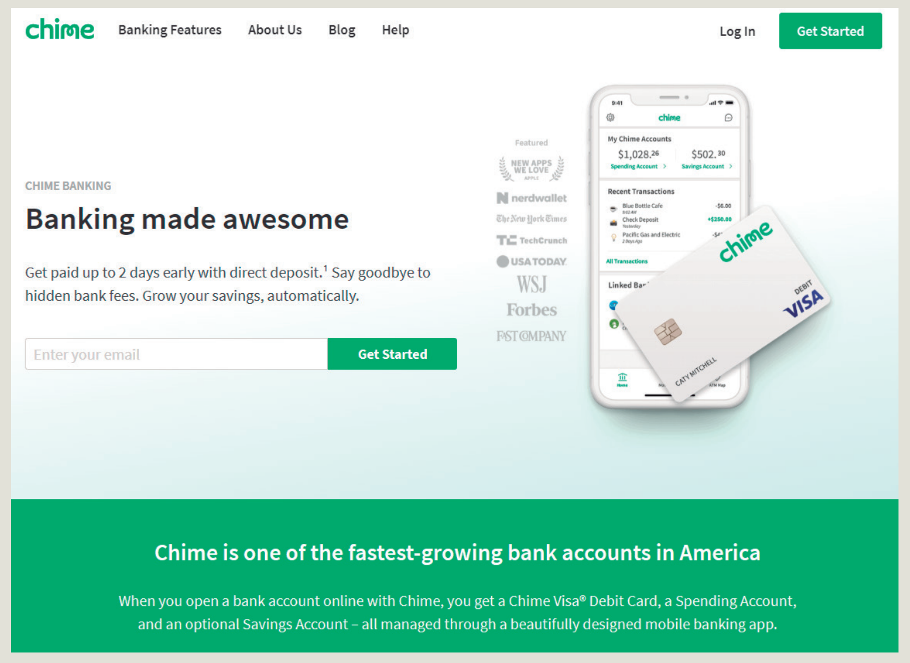
100% committed to security.

Plus, we're FDIC insured.^

CITIZENS ACCESS, Consumer Savings, USA
The 'open account' button is always visible at the top of the screen along with access to all of the bank and product information. The benefits of the proposition are big and bold, and the main points are rotated through a carousel to attract a new customer's attention.

Best Practice #3 examples:

Sell the end game benefits at the front door


chime
Banking Features
About Us
Blog
Help
Log In
Get Started
Featured
NEW APPS WE LOVE APPLE
nerdwallet
The New York Times
TechCrunch
USA TODAY
WSJ
Forbes
FAST COMPANY
Enter your email
Get Started

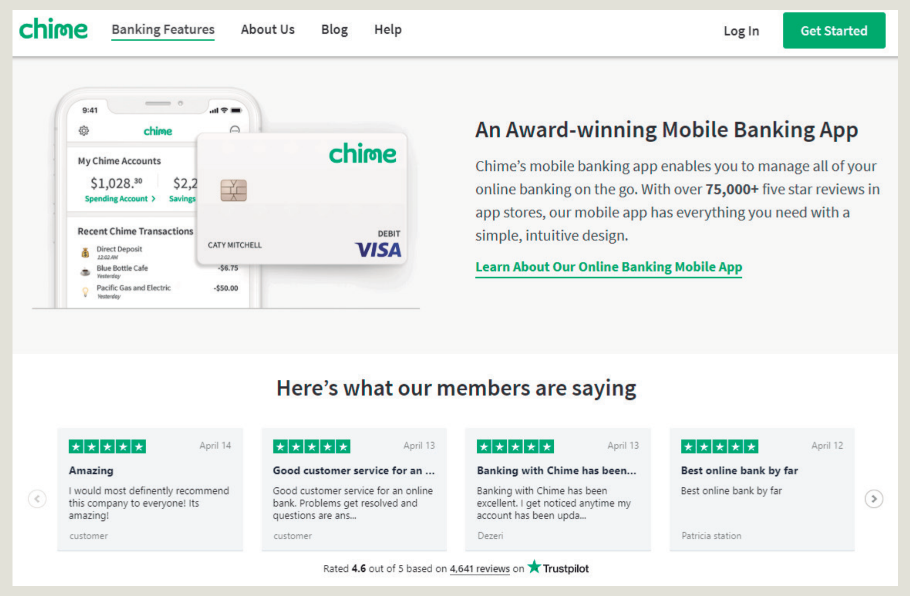
CHIME BANKING

Banking made awesome

Get paid up to 2 days early with direct deposit.[1] Say goodbye to hidden bank fees. Grow your savings, automatically.

Chime is one of the fastest-growing bank accounts in America

When you open a bank account online with Chime, you get a Chime Visa® Debit Card, a Spending Account, and an optional Savings Account – all managed through a beautifully designed mobile banking app.


chime
Banking Features
About Us
Blog
Help
Log In
Get Started

An Award-winning Mobile Banking App

Chime's mobile banking app enables you to manage all of your online banking on the go. With over **75,000+** five star reviews in app stores, our mobile app has everything you need with a simple, intuitive design.

Learn About Our Online Banking Mobile App

Here's what our members are saying

April 14
Amazing
I would most definently recommend this company to everyone! Its amazing!
customer

April 13
Good customer service for an ...
Good customer service for an online bank. Problems get resolved and questions are ans...
customer

April 13
Banking with Chime has been...
Banking with Chime has been excellent. I get noticed anytime my account has been upda...
Dezeri

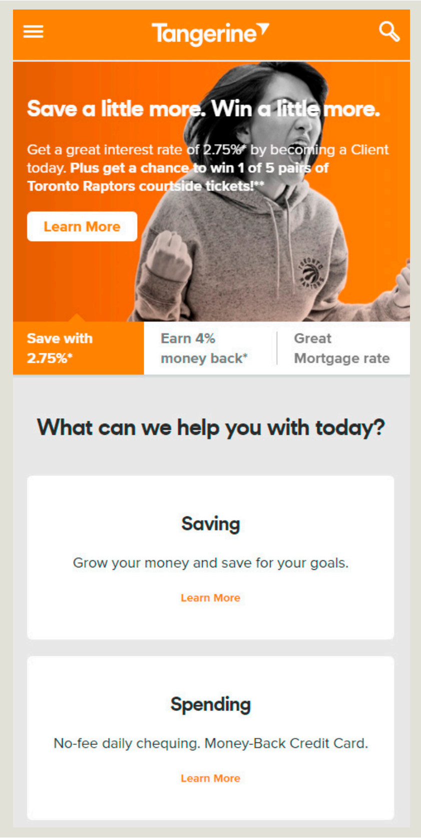
April 12
Best online bank by far
Best online bank by far
Patricia station

Rated **4.6** out of 5 based on 4,641 reviews on Trustpilot

CHIME, Consumer Banking, USA
The key differentiators are on the website home page and supported by social proof in the form of logos of brands that have written reviews about the product,
Trustpilot reviews, app store review ratings and industry awards.

Best Practice #3 examples:

Sell the end game benefits at the front door



Tangerine

Save a little more. Win a little more.

Get a great interest rate of 2.75%* by becoming a Client today. **Plus get a chance to win 1 of 5 pairs of Toronto Raptors courtside tickets!****

Learn More

Save with 2.75%* | Earn 4% money back* | Great Mortgage rate

What can we help you with today?

Saving

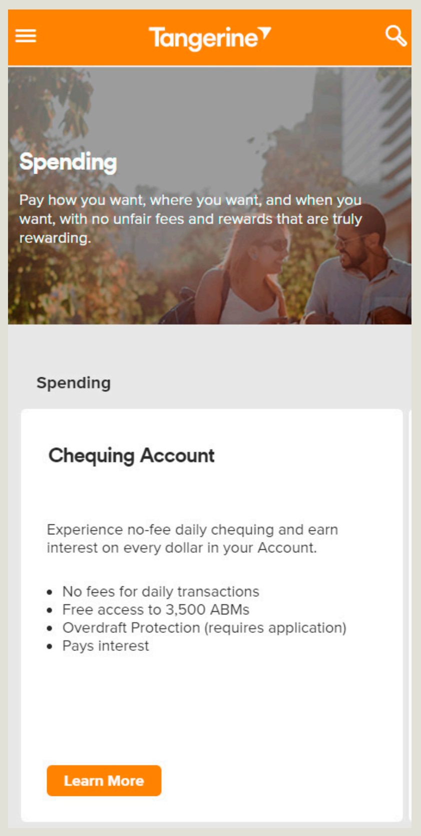
Grow your money and save for your goals.

Learn More

Spending

No-fee daily chequing. Money-Back Credit Card.

Learn More



Tangerine

Spending

Pay how you want, where you want, and when you want, with no unfair fees and rewards that are truly rewarding.

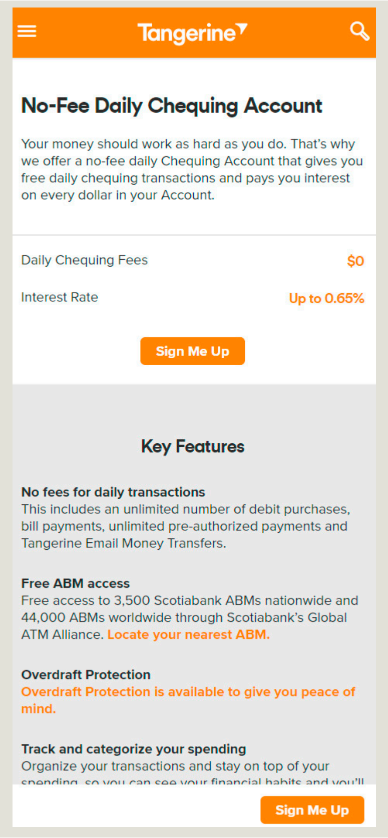
Spending

Chequing Account

Experience no-fee daily chequing and earn interest on every dollar in your Account.

- No fees for daily transactions
- Free access to 3,500 ABMs
- Overdraft Protection (requires application)
- Pays interest

Learn More



Tangerine

No-Fee Daily Chequing Account

Your money should work as hard as you do. That's why we offer a no-fee daily Chequing Account that gives you free daily chequing transactions and pays you interest on every dollar in your Account.

Daily Chequing Fees	$0
Interest Rate	Up to 0.65%

Sign Me Up

Key Features

No fees for daily transactions
This includes an unlimited number of debit purchases, bill payments, unlimited pre-authorized payments and Tangerine Email Money Transfers.

Free ABM access
Free access to 3,500 Scotiabank ABMs nationwide and 44,000 ABMs worldwide through Scotiabank's Global ATM Alliance. Locate your nearest ABM.

Overdraft Protection
Overdraft Protection is available to give you peace of mind.

Track and categorize your spending
Organize your transactions and stay on top of your spending, so you can see your financial habits and you'll

Sign Me Up

TANGERINE, Consumer Banking, Canada
The website is clearly aimed at attracting new customers. The key benefits and features are presented on the home page and product pages, each in increasingly more detail.

Best Practice #4:

Make the experience like a 'first-date to marriage in 10 minutes'

Customers don't really want financial products, they just want solutions to their specific needs that do what they expect as simply as possible to fit in with their lives. They also don't want to spend significant time signing up to discover whether those needs are satisfied, or not - they just want the process to be done as quickly as possible. A process that feels long or over-complicated may cause the customer to reconsider and go elsewhere.

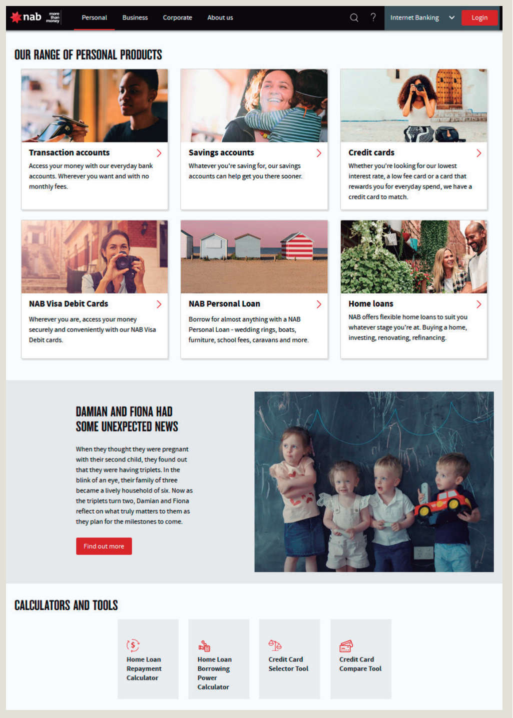
Reducing friction in the onboarding process means customers are less likely to drop out because there is less reason to do so. When someone starts the sign-up process they have self-selected the product and are ready to buy so, why over-complicate or confuse the initial sign-up process with understanding their needs, offering additional features, alternative products or customising options? Once the initial product has been opened, there will be ample opportunity to encourage personalisation, customisation, cross-sell and up-sell, whereas if they don't complete the process, then there's no opportunity.

In essence, don't just digitise an existing process, determine what is critical to opening the product and then how, when and where is best to capture it in a new digital onboarding journey? How many steps are really necessary? Could some information be captured after the product is opened and available?

Make the onboarding journey as efficient and short as possible - aim to deliver value within 10 minutes.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’


nab more than money
Personal
Business
Corporate
About us
Internet Banking
Login

OUR RANGE OF PERSONAL PRODUCTS

Transaction accounts
Access your money with our everyday bank accounts. Wherever you want and with no monthly fees.

Savings accounts
Whatever you're saving for, our savings accounts can help get you there sooner.

Credit cards
Whether you're looking for our lowest interest rate, a low fee card or a card that rewards you for everyday spend, we have a credit card to match.

NAB Visa Debit Cards
Wherever you are, access your money securely and conveniently with our NAB Visa Debit cards.

NAB Personal Loan
Borrow for almost anything with a NAB Personal Loan - wedding rings, boats, furniture, school fees, caravans and more.

Home loans
NAB offers flexible home loans to suit you whatever stage you're at. Buying a home, investing, renovating, refinancing.

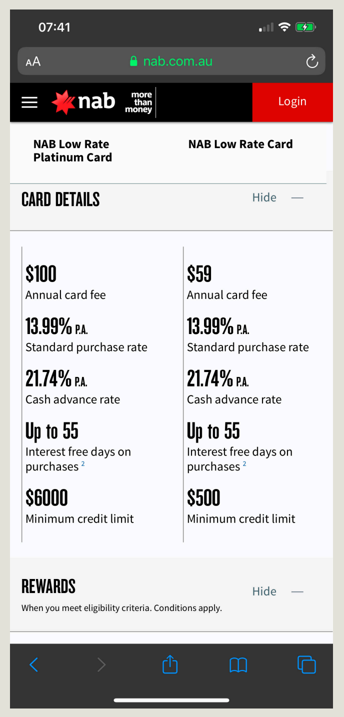
DAMIAN AND FIONA HAD SOME UNEXPECTED NEWS

When they thought they were pregnant with their second child, they found out that they were having triplets. In the blink of an eye, their family of three became a lively household of six. Now as the triplets turn two, Damian and Fiona reflect on what truly matters to them as they plan for the milestones to come.

Find out more

CALCULATORS AND TOOLS

Home Loan Repayment Calculator
Home Loan Borrowing Power Calculator
Credit Card Selector Tool
Credit Card Compare Tool


07:41
AA
nab.com.au
nab more than money
Login

CARD DETAILS

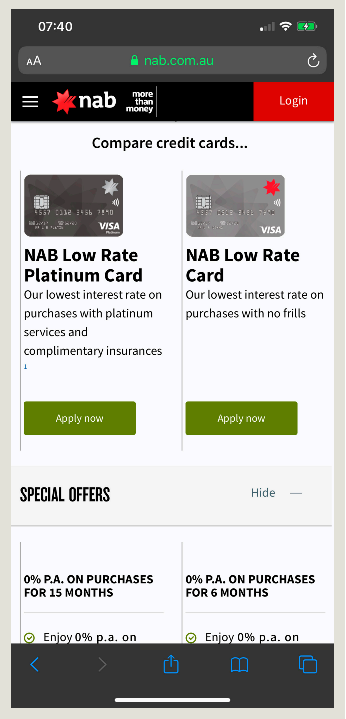
Hide —

NAB Low Rate Platinum Card	NAB Low Rate Card
$100 Annual card fee	$59 Annual card fee
13.99% P.A. Standard purchase rate	13.99% P.A. Standard purchase rate
21.74% P.A. Cash advance rate	21.74% P.A. Cash advance rate
Up to 55 Interest free days on purchases [2]	Up to 55 Interest free days on purchases [2]
$6000 Minimum credit limit	$500 Minimum credit limit

REWARDS

Hide —

When you meet eligibility criteria. Conditions apply.


07:40
AA
nab.com.au
nab more than money
Login

Compare credit cards...

NAB Low Rate Platinum Card	NAB Low Rate Card
Our lowest interest rate on purchases with platinum services and complimentary insurances [1]	Our lowest interest rate on purchases with no frills

Apply now
Apply now

SPECIAL OFFERS

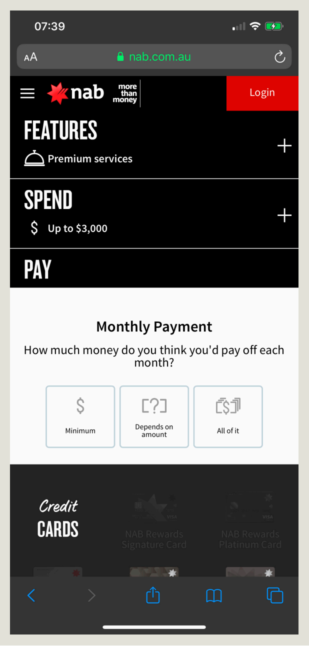
Hide —

0% P.A. ON PURCHASES FOR 15 MONTHS	0% P.A. ON PURCHASES FOR 6 MONTHS
Enjoy 0% p.a. on	Enjoy 0% p.a. on

NAB, Consumer Banking, Australia
The NAB website features a range of comparison and selection tools for the products to help customers that are short of time or interest in reading through lots of different product pages, although the latter are still available for the detail.

Best Practice #4 examples:

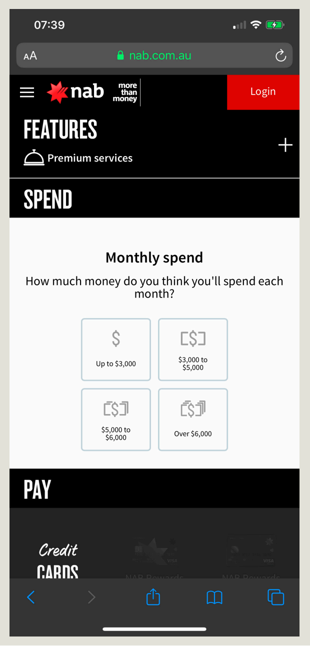
Make the experience like a ‘first-date to marriage in 10 minutes’


07:39
nab.com.au
nab more than money
Login
FEATURES
Premium services
SPEND
Up to $3,000
PAY

Monthly Payment

How much money do you think you'd pay off each month?

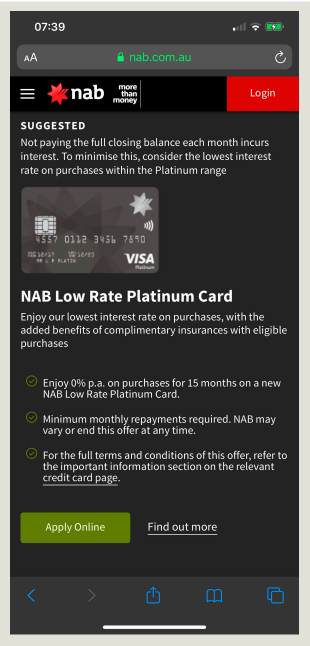
Minimum
Depends on amount
All of it
Credit CARDS
NAB Rewards Signature Card
NAB Rewards Platinum Card


07:39
nab.com.au
nab more than money
Login
FEATURES
Premium services
SPEND

Monthly spend

How much money do you think you'll spend each month?

Up to $3,000
$3,000 to $5,000
$5,000 to $6,000
Over $6,000
PAY
Credit CARDS


07:39
nab.com.au
nab more than money
Login

SUGGESTED

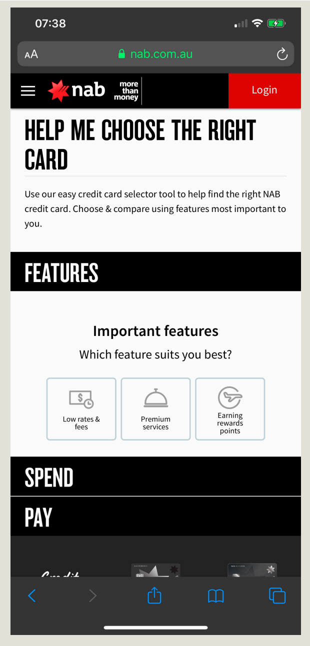
Not paying the full closing balance each month incurs interest. To minimise this, consider the lowest interest rate on purchases within the Platinum range

NAB Low Rate Platinum Card

Enjoy our lowest interest rate on purchases, with the added benefits of complimentary insurances with eligible purchases

- Enjoy 0% p.a. on purchases for 15 months on a new NAB Low Rate Platinum Card.
- Minimum monthly repayments required. NAB may vary or end this offer at any time.
- For the full terms and conditions of this offer, refer to the important information section on the relevant credit card page.

4557 0112 3456 7890
VISA Platinum
Apply Online
Find out more


07:38
nab.com.au
nab more than money
Login

HELP ME CHOOSE THE RIGHT CARD

Use our easy credit card selector tool to help find the right NAB credit card. Choose & compare using features most important to you.

FEATURES

Important features

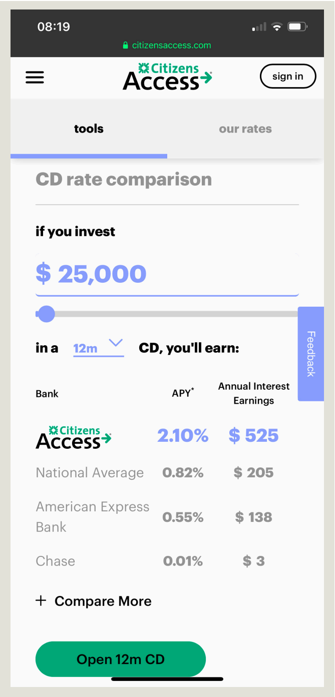
Which feature suits you best?

Low rates & fees
Premium services
Earning rewards points
SPEND
PAY

NAB, Consumer Banking, Australia
The selection tools help the customer choose what’s best for them and the comparison tools show the key differences between other products in the range, including what the cards look like, the benefits and costs.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’


08:19
citizensaccess.com
Citizens Access
sign in
tools
our rates
Feedback

CD rate comparison

if you invest

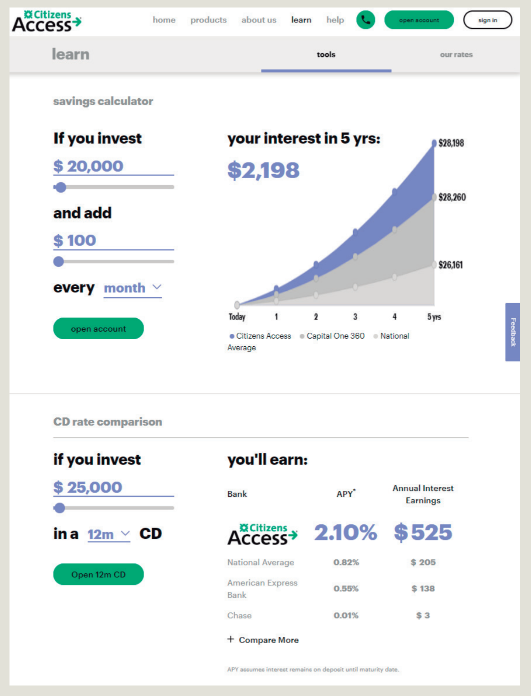
$ 25,000

in a 12m CD, you'll earn:

Bank	APY*	Annual Interest Earnings
Citizens Access	2.10%	$ 525
National Average	0.82%	$ 205
American Express Bank	0.55%	$ 138
Chase	0.01%	$ 3

+ Compare More

Open 12m CD


Citizens Access
home
products
about us
learn
help
open account
sign in
learn
tools
our rates
$28,198
$28,260
$26,161
Today
1
2
3
4
5 yrs
Citizens Access
Capital One 360
National Average
open account
Feedback

savings calculator

If you invest

$ 20,000

and add

$ 100

every month

your interest in 5 yrs:

$2,198

CD rate comparison

if you invest

$ 25,000

in a 12m CD

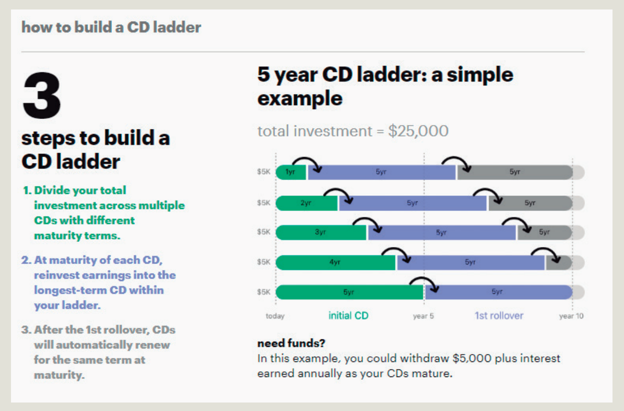
you'll earn:

Bank	APY*	Annual Interest Earnings
Citizens Access	2.10%	$ 525
National Average	0.82%	$ 205
American Express Bank	0.55%	$ 138
Chase	0.01%	$ 3

+ Compare More

APY assumes interest remains on deposit until maturity date.

Open 12m CD


$5K
$5K
$5K
$5K
$5K
1yr
2yr
3yr
4yr
5yr
5yr
5yr
today
initial CD
year 5
1st rollover
year 10

how to build a CD ladder

3

steps to build a CD ladder

1. Divide your total investment across multiple CDs with different maturity terms.
2. At maturity of each CD, reinvest earnings into the longest-term CD within your ladder.
3. After the 1st rollover, CDs will automatically renew for the same term at maturity.

5 year CD ladder: a simple example

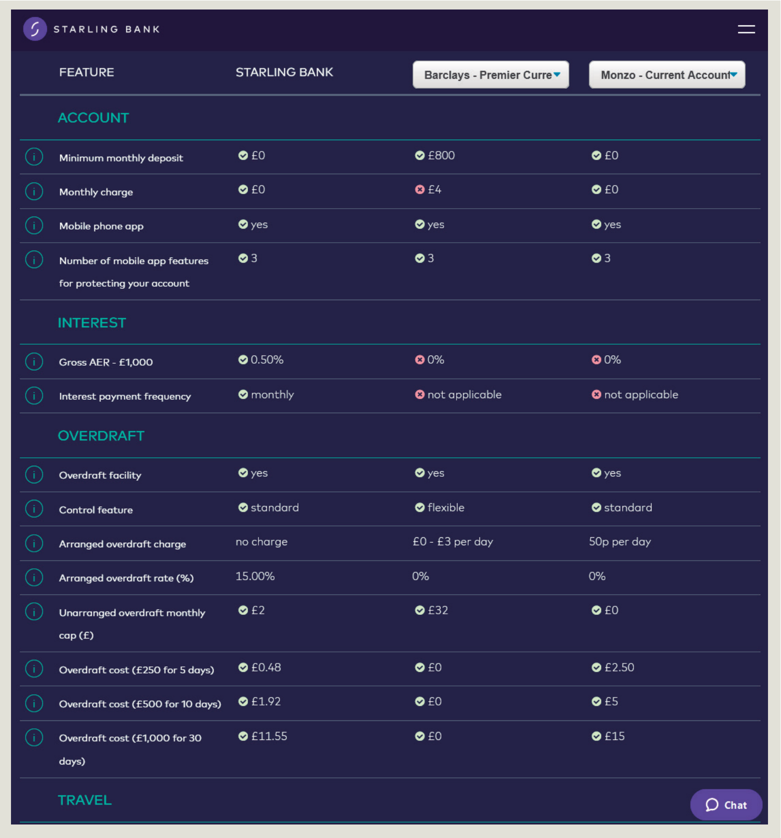
total investment = $25,000

need funds?
In this example, you could withdraw $5,000 plus interest earned annually as your CDs mature.

Citizens Access, Consumer Savings, USA
Features highly visual calculators and examples to help customer choose the right account and level of investment.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’

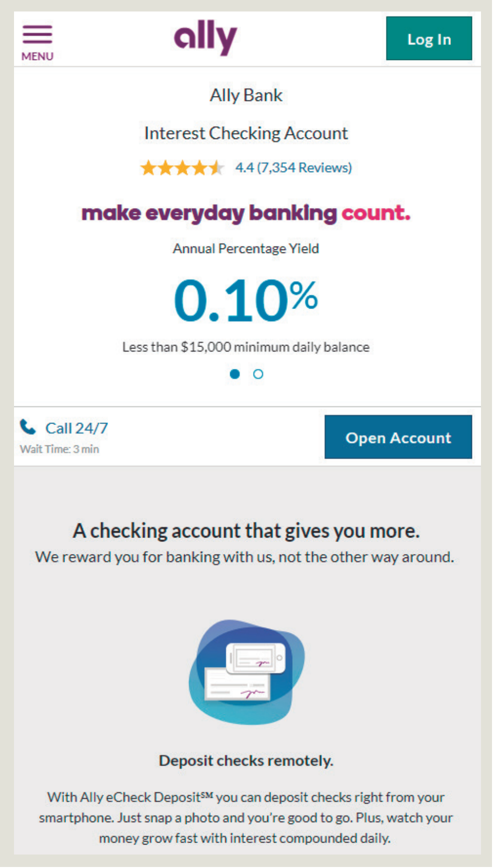


FEATURE	STARLING BANK	Barclays - Premier Curre	Monzo - Current Account
ACCOUNT			
Minimum monthly deposit	✓ £0	✓ £800	✓ £0
Monthly charge	✓ £0	✗ £4	✓ £0
Mobile phone app	✓ yes	✓ yes	✓ yes
Number of mobile app features for protecting your account	✓ 3	✓ 3	✓ 3
INTEREST			
Gross AER - £1,000	✓ 0.50%	✗ 0%	✗ 0%
Interest payment frequency	✓ monthly	✗ not applicable	✗ not applicable
OVERDRAFT			
Overdraft facility	✓ yes	✓ yes	✓ yes
Control feature	✓ standard	✓ flexible	✓ standard
Arranged overdraft charge	no charge	£0 - £3 per day	50p per day
Arranged overdraft rate (%)	15.00%	0%	0%
Unarranged overdraft monthly cap (£)	✓ £2	✓ £32	✓ £0
Overdraft cost (£250 for 5 days)	✓ £0.48	✓ £0	✓ £2.50
Overdraft cost (£500 for 10 days)	✓ £1.92	✓ £0	✓ £5
Overdraft cost (£1,000 for 30 days)	✓ £11.55	✓ £0	✓ £15
TRAVEL			

STARLING, Consumer Banking, UK
Starling Bank goes a step further by enabling the customer to compare the bank’s product with up to two other competitor banks. Highlighting makes it easy for the customer to see where each is best across topics such as core account features, interest rates, value-added features and overdraft facilities.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’


MENU
ally
Log In
Call 24/7
Wait Time: 3 min
Open Account

Ally Bank

Interest Checking Account

★★★★★ 4.4 (7,354 Reviews)

make everyday banking count.

Annual Percentage Yield

0.10%

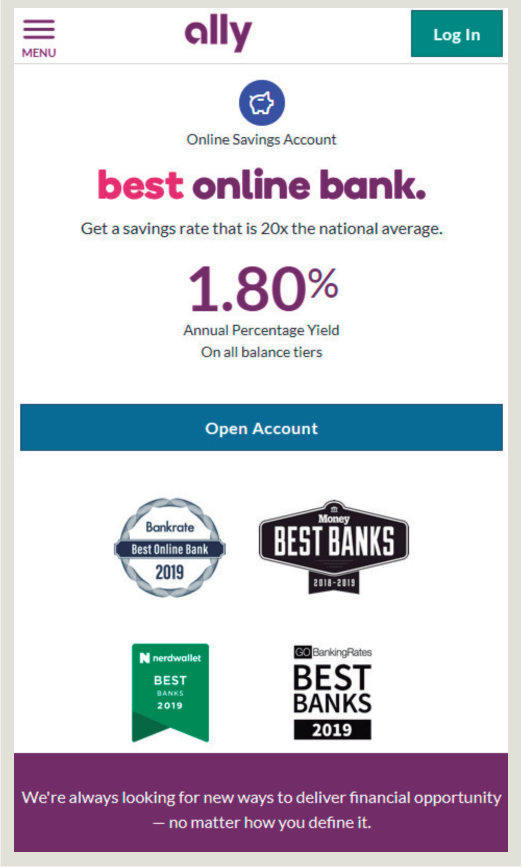
Less than $15,000 minimum daily balance

A checking account that gives you more.

We reward you for banking with us, not the other way around.

Deposit checks remotely.

With Ally eCheck Deposit℠ you can deposit checks right from your smartphone. Just snap a photo and you're good to go. Plus, watch your money grow fast with interest compounded daily.


MENU
ally
Log In
Open Account
Bankrate
Best Online Bank
2019
Money
BEST BANKS
2018-2019
nerdwallet
BEST
BANKS
2019
GO BankingRates
BEST
BANKS
2019

Online Savings Account

best online bank.

Get a savings rate that is 20x the national average.

1.80%

Annual Percentage Yield

On all balance tiers

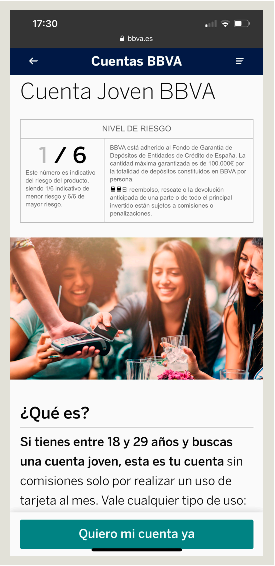
We're always looking for new ways to deliver financial opportunity — no matter how you define it.

ALLY BANK, Consumer Banking, USA

Features the key customer benefits (e.g. yield, features) and supports the claim of being the ‘best online bank’ with the awards the brand has won and the overall customer review scores.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’



Cuenta Joven BBVA

NIVEL DE RIESGO

1 / 6

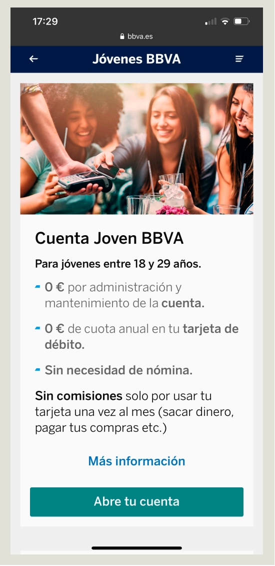
Este número es indicativo del riesgo del producto, siendo 1/6 indicativo de menor riesgo y 6/6 de mayor riesgo.

BBVA está adherido al Fondo de Garantía de Depósitos de Entidades de Crédito de España. La cantidad máxima garantizada es de 100.000€ por la totalidad de depósitos constituidos en BBVA por persona.

El reembolso, rescate o la devolución anticipada de una parte o de todo el principal invertido están sujetos a comisiones o penalizaciones.

¿Qué es?

Si tienes entre 18 y 29 años y buscas una cuenta joven, esta es tu cuenta sin comisiones solo por realizar un uso de tarjeta al mes. Vale cualquier tipo de uso:

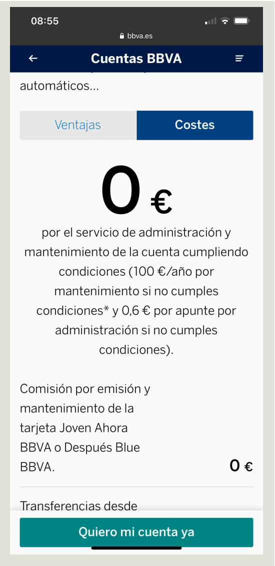


Cuenta Joven BBVA

Para jóvenes entre 18 y 29 años.

- 0 € por administración y mantenimiento de la **cuenta.**
- 0 € de cuota anual en tu **tarjeta de débito.**
- **Sin necesidad de nómina.**

Sin comisiones solo por usar tu tarjeta una vez al mes (sacar dinero, pagar tus compras etc.)



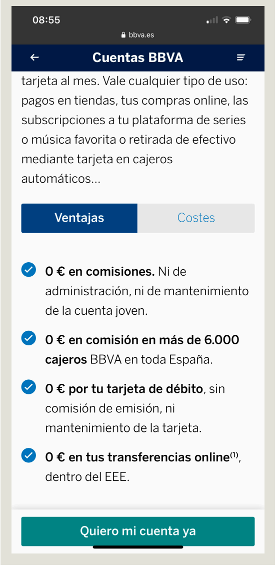
automáticos...

0 €

por el servicio de administración y mantenimiento de la cuenta cumpliendo condiciones (100 €/año por mantenimiento si no cumples condiciones* y 0,6 € por apunte por administración si no cumples condiciones).

Comisión por emisión y mantenimiento de la tarjeta Joven Ahora BBVA o Después Blue BBVA. 0 €

Transferencias desde



tarjeta al mes. Vale cualquier tipo de uso: pagos en tiendas, tus compras online, las subscripciones a tu plataforma de series o música favorita o retirada de efectivo mediante tarjeta en cajeros automáticos...

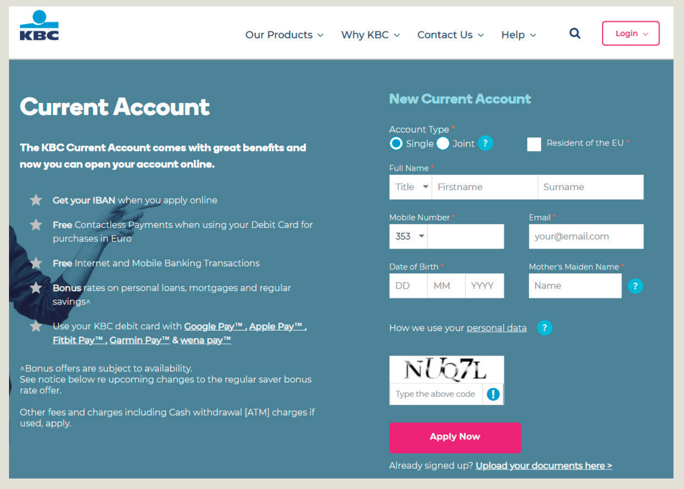
- ✓ **0 € en comisiones.** Ni de administración, ni de mantenimiento de la cuenta joven.
- ✓ **0 € en comisión en más de 6.000 cajeros** BBVA en toda España.
- ✓ **0 € por tu tarjeta de débito**, sin comisión de emisión, ni mantenimiento de la tarjeta.
- ✓ **0 € en tus transferencias online**(1), dentro del EEE.

BBVA, Consumer Banking, Spain

Product information is clear and easy for customers to understand, giving the information in a top-down high to low level of detail, with clear advantages and cost section. The sticky button is always there for new customers to start the join journey.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’


KBC
Our Products
Why KBC
Contact Us
Help
Login
Apply Now

Current Account

The KBC Current Account comes with great benefits and now you can open your account online.

- **Get your IBAN** when you apply online
- **Free** Contactless Payments when using your Debit Card for purchases in Euro
- **Free** Internet and Mobile Banking Transactions
- **Bonus** rates on personal loans, mortgages and regular savings^
- Use your KBC debit card with Google Pay™, Apple Pay™, Fitbit Pay™, Garmin Pay™ & wena pay™

^Bonus offers are subject to availability.
See notice below re upcoming changes to the regular saver bonus rate offer.

Other fees and charges including Cash withdrawal [ATM] charges if used, apply.

New Current Account

Account Type * ● Single ○ Joint ? ☐ Resident of the EU *

Full Name * Title | Firstname | Surname

Mobile Number * 353 | Email * your@email.com

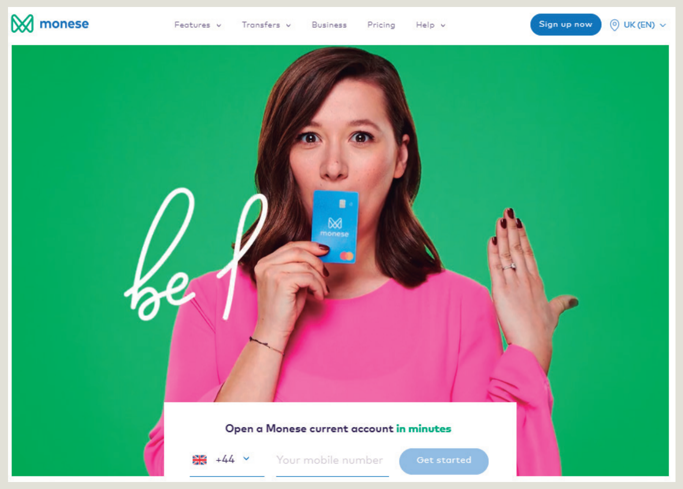
Date of Birth * DD | MM | YYYY | Mother's Maiden Name * Name ?

How we use your personal data ?

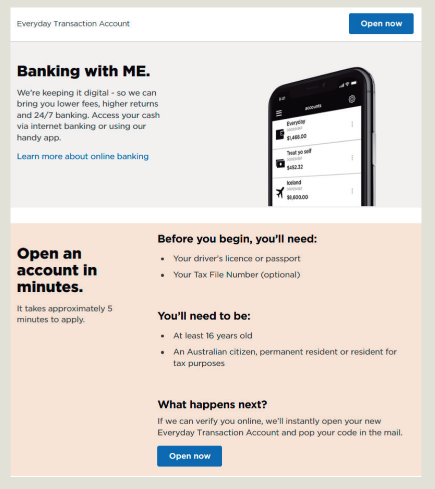
NUQ7L
Type the above code

Already signed up? Upload your documents here >

| **KBC, Consumer Banking, Ireland**
Less than 5 minutes to open an account.


monese
Features
Transfers
Business
Pricing
Help
Sign up now
UK (EN)
be
monese
Open a Monese current account in minutes
+44
Your mobile number
Get started

| **MONESE, Consumer Banking, UK**
‘A few minutes’ to open an account.


Everyday Transaction Account
Open now
accounts
Everyday
$1,468.00
Treat yo self
$452.32
Iceland
$8,600.00
Open now

Banking with ME.

We’re keeping it digital - so we can bring you lower fees, higher returns and 24/7 banking. Access your cash via internet banking or using our handy app.

Learn more about online banking

Open an account in minutes.

It takes approximately 5 minutes to apply.

Before you begin, you’ll need:

- Your driver’s licence or passport
- Your Tax File Number (optional)

You’ll need to be:

- At least 16 years old
- An Australian citizen, permanent resident or resident for tax purposes

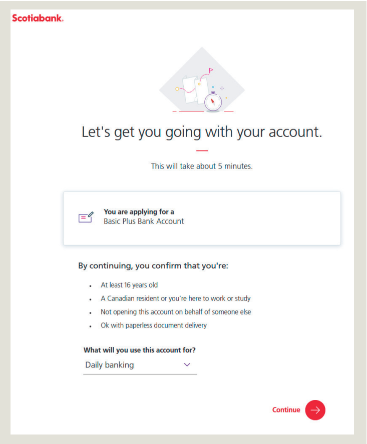
What happens next?

If we can verify you online, we’ll instantly open your new Everyday Transaction Account and pop your code in the mail.

| **ME BANK, Consumer Banking, Australia**
‘Approximately 5 minutes to apply’.

Best Practice #4 examples:

Make the experience like a 'first-date to marriage in 10 minutes'


Scotiabank.
Continue

Let's get you going with your account.

This will take about 5 minutes.

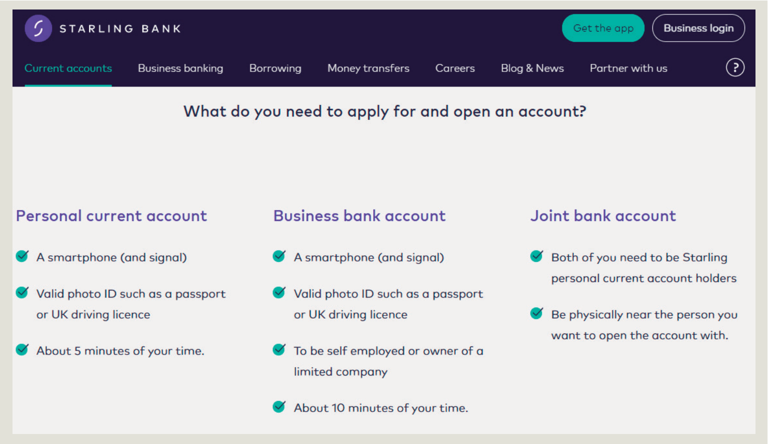
You are applying for a
Basic Plus Bank Account

By continuing, you confirm that you're:

- At least 16 years old
- A Canadian resident or you're here to work or study
- Not opening this account on behalf of someone else
- Ok with paperless document delivery

What will you use this account for?
Daily banking

SCOTIABANK, Consumer Banking, Canada
'About 5 minutes'
to open an account.


STARLING BANK
Get the app
Business login
Current accounts
Business banking
Borrowing
Money transfers
Careers
Blog & News
Partner with us
?

What do you need to apply for and open an account?

Personal current account

- ✓ A smartphone (and signal)
- ✓ Valid photo ID such as a passport or UK driving licence
- ✓ About 5 minutes of your time.

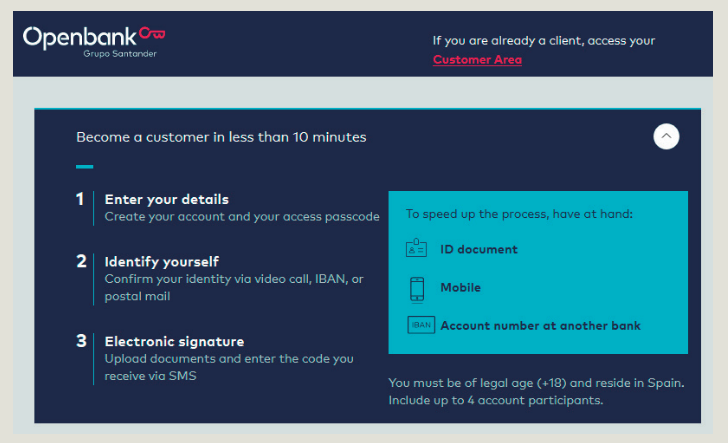
Business bank account

- ✓ A smartphone (and signal)
- ✓ Valid photo ID such as a passport or UK driving licence
- ✓ To be self employed or owner of a limited company
- ✓ About 10 minutes of your time.

Joint bank account

- ✓ Both of you need to be Starling personal current account holders
- ✓ Be physically near the person you want to open the account with.

STARLING, Consumer Banking, UK
'About 5 minutes' to open an account.


Openbank
Grupo Santander

If you are already a client, access your Customer Area

Become a customer in less than 10 minutes

1 **Enter your details**
Create your account and your access passcode

2 **Identify yourself**
Confirm your identity via video call, IBAN, or postal mail

3 **Electronic signature**
Upload documents and enter the code you receive via SMS

To speed up the process, have at hand:

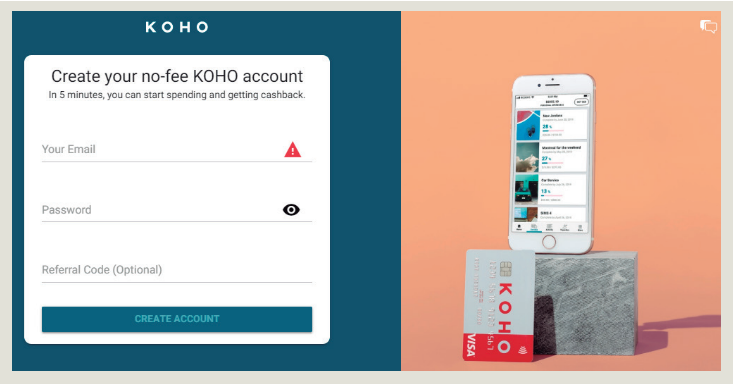
- **ID document**
- **Mobile**
- **Account number at another bank**

You must be of legal age (+18) and reside in Spain. Include up to 4 account participants.

OPENBANK, Consumer Banking, Spain
'Less than 10 minutes' to open an account.

Best Practice #4 examples:

Make the experience like a 'first-date to marriage in 10 minutes'


KOHO
Create Account

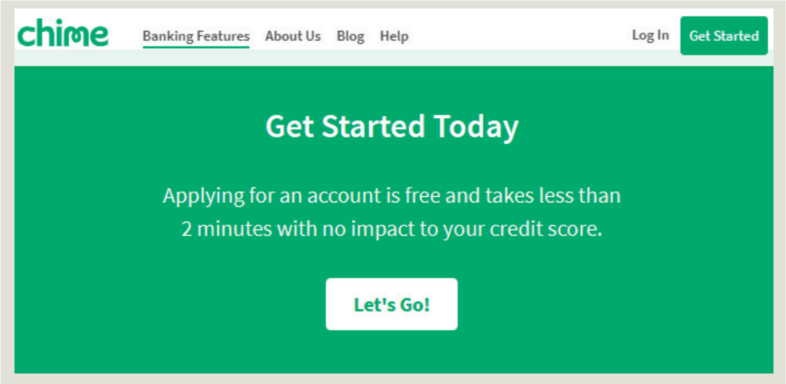
Create your no-fee KOHO account

In 5 minutes, you can start spending and getting cashback.

Your Email

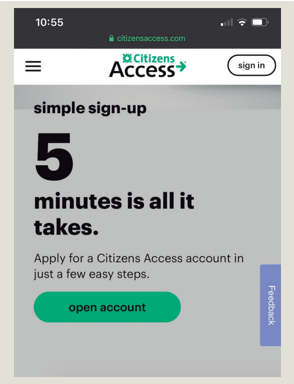
Password

Referral Code (Optional)


chime
Banking Features
About Us
Blog
Help
Log In
Get Started
Let's Go!

Get Started Today

Applying for an account is free and takes less than 2 minutes with no impact to your credit score.


10:55
citizensaccess.com
Citizens Access
sign in
open account
Feedback

simple sign-up

5 minutes is all it takes.

Apply for a Citizens Access account in just a few easy steps.

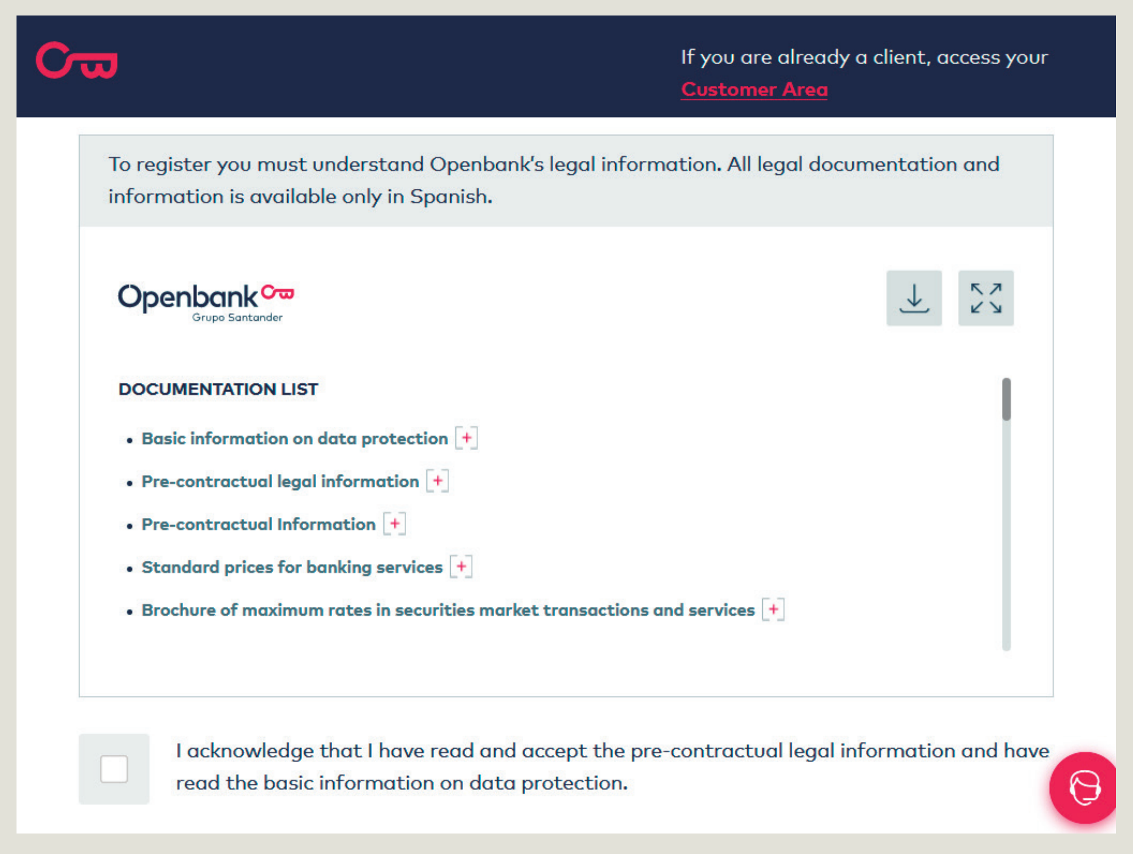
KOHO, Consumer Banking, Canada
Open an account 'in 5 minutes'.

CHIME, Consumer Banking, USA
Applying for an account takes 'less than 2 minutes'.

CITIZENS ACCESS,
Consumer Banking, USA '5 minutes is all it takes' to open an account.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’



If you are already a client, access your Customer Area

To register you must understand Openbank's legal information. All legal documentation and information is available only in Spanish.

Openbank
Grupo Santander

DOCUMENTATION LIST

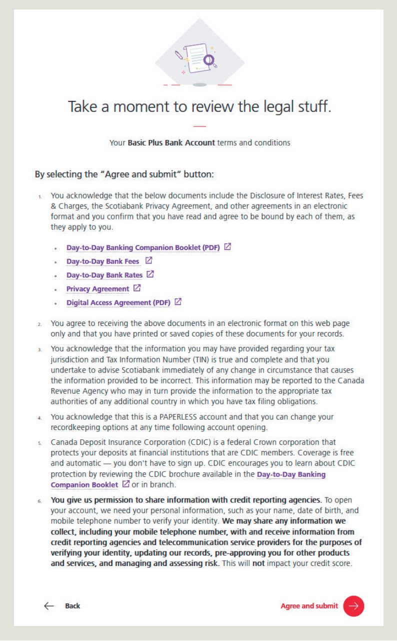
- Basic information on data protection +
- Pre-contractual legal information +
- Pre-contractual Information +
- Standard prices for banking services +
- Brochure of maximum rates in securities market transactions and services +

☐ I acknowledge that I have read and accept the pre-contractual legal information and have read the basic information on data protection.

OPENBANK, Consumer Banking, Spain
All terms and conditions are presented before the user starts the process, which they must accept with just one click before commencing the onboarding journey.

Best Practice #4 examples:

Make the experience like a ‘first-date to marriage in 10 minutes’



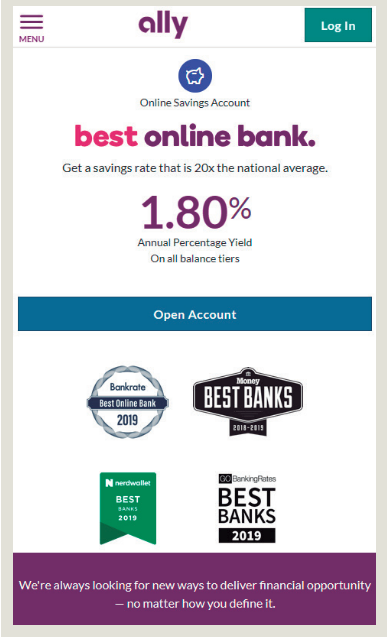
Take a moment to review the legal stuff.

Your **Basic Plus Bank Account** terms and conditions

By selecting the “Agree and submit“ button:

1. You acknowledge that the below documents include the Disclosure of Interest Rates, Fees & Charges, the Scotiabank Privacy Agreement, and other agreements in an electronic format and you confirm that you have read and agree to be bound by each of them, as they apply to you.
   - **Day-to-Day Banking Companion Booklet (PDF)**
   - **Day-to-Day Bank Fees**
   - **Day-to-Day Bank Rates**
   - **Privacy Agreement**
   - **Digital Access Agreement (PDF)**
2. You agree to receiving the above documents in an electronic format on this web page only and that you have printed or saved copies of these documents for your records.
3. You acknowledge that the information you may have provided regarding your tax jurisdiction and Tax Information Number (TIN) is true and complete and that you undertake to advise Scotiabank immediately of any change in circumstance that causes the information provided to be incorrect. This information may be reported to the Canada Revenue Agency who may in turn provide the information to the appropriate tax authorities of any additional country in which you have tax filing obligations.
4. You acknowledge that this is a PAPERLESS account and that you can change your recordkeeping options at any time following account opening.
5. Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation that protects your deposits at financial institutions that are CDIC members. Coverage is free and automatic — you don't have to sign up. CDIC encourages you to learn about CDIC protection by reviewing the CDIC brochure available in the **Day-to-Day Banking Companion Booklet** or in branch.
6. **You give us permission to share information with credit reporting agencies.** To open your account, we need your personal information, such as your name, date of birth, and mobile telephone number to verify your identity. **We may share any information we collect, including your mobile telephone number, with and receive information from credit reporting agencies and telecommunication service providers for the purposes of verifying your identity, updating our records, pre-approving you for other products and services, and managing and assessing risk.** This will **not** impact your credit score.

SCOTIABANK, Consumer Banking, Canada
The terms and conditions are part of the early onboarding journey – you don’t start entering any personal information until you’ve accepted them.



Online Savings Account

best online bank.

Get a savings rate that is 20x the national average.

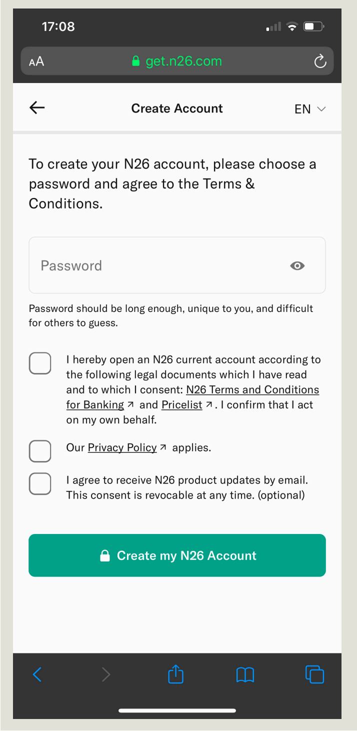
1.80%
Annual Percentage Yield
On all balance tiers

We're always looking for new ways to deliver financial opportunity — no matter how you define it.

ALLY BANK, Consumer Banking, USA
The full terms and conditions for the account are available before starting the onboarding journey and they are presented as a ‘Straight Talk Product Guide’.

Best Practice #4 examples:

Make the experience like a 'first-date to marriage in 10 minutes'



Create Account

EN

To create your N26 account, please choose a password and agree to the Terms & Conditions.

Password

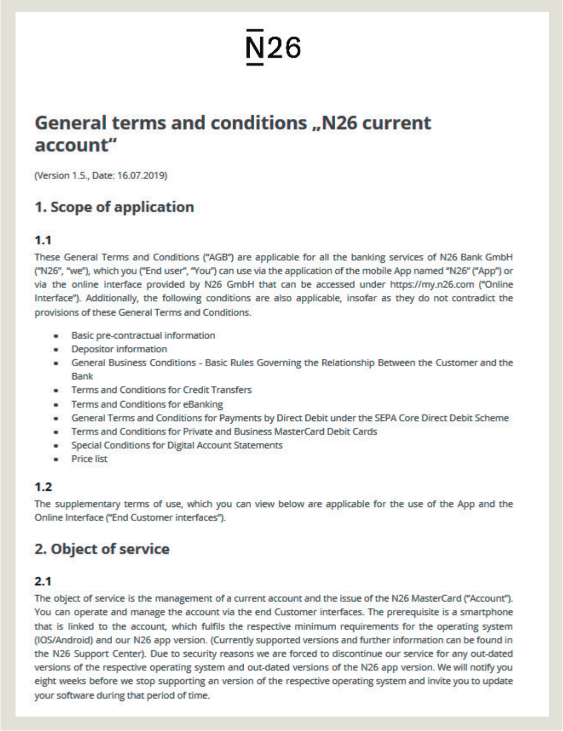
Password should be long enough, unique to you, and difficult for others to guess.

☐ I hereby open an N26 current account according to the following legal documents which I have read and to which I consent: N26 Terms and Conditions for Banking ↗ and Pricelist ↗. I confirm that I act on my own behalf.

☐ Our Privacy Policy ↗ applies.

☐ I agree to receive N26 product updates by email. This consent is revocable at any time. (optional)

Create my N26 Account



N26

General terms and conditions „N26 current account“

(Version 1.5., Date: 16.07.2019)

1. Scope of application

1.1

These General Terms and Conditions ("AGB") are applicable for all the banking services of N26 Bank GmbH ("N26", "we"), which you ("End user", "You") can use via the application of the mobile App named "N26" ("App") or via the online interface provided by N26 GmbH that can be accessed under https://my.n26.com ("Online Interface"). Additionally, the following conditions are also applicable, insofar as they do not contradict the provisions of these General Terms and Conditions.

- Basic pre-contractual information
- Depositor information
- General Business Conditions - Basic Rules Governing the Relationship Between the Customer and the Bank
- Terms and Conditions for Credit Transfers
- Terms and Conditions for eBanking
- General Terms and Conditions for Payments by Direct Debit under the SEPA Core Direct Debit Scheme
- Terms and Conditions for Private and Business MasterCard Debit Cards
- Special Conditions for Digital Account Statements
- Price list

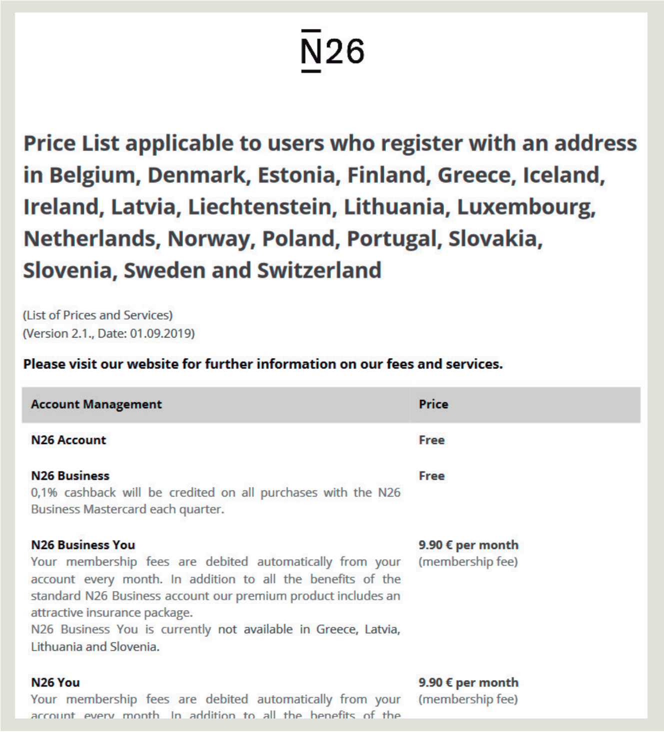
1.2

The supplementary terms of use, which you can view below are applicable for the use of the App and the Online Interface ("End Customer interfaces").

2. Object of service

2.1

The object of service is the management of a current account and the issue of the N26 MasterCard ("Account"). You can operate and manage the account via the end Customer interfaces. The prerequisite is a smartphone that is linked to the account, which fulfils the respective minimum requirements for the operating system (IOS/Android) and our N26 app version. (Currently supported versions and further information can be found in the N26 Support Center). Due to security reasons we are forced to discontinue our service for any out-dated versions of the respective operating system and out-dated versions of the N26 app version. We will notify you eight weeks before we stop supporting an version of the respective operating system and invite you to update your software during that period of time.



N26

Price List applicable to users who register with an address in Belgium, Denmark, Estonia, Finland, Greece, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Sweden and Switzerland

(List of Prices and Services)
(Version 2.1., Date: 01.09.2019)

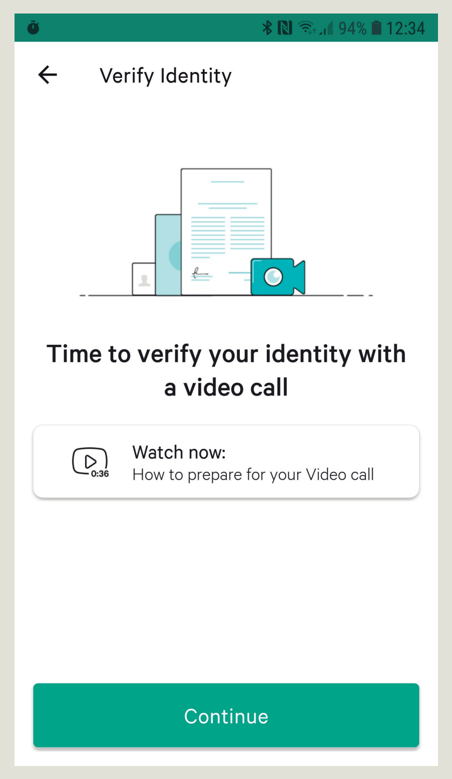
Please visit our website for further information on our fees and services.

Account Management	Price
N26 Account	**Free**
N26 Business 0,1% cashback will be credited on all purchases with the N26 Business Mastercard each quarter.	**Free**
N26 Business You Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard N26 Business account our premium product includes an attractive insurance package. N26 Business You is currently not available in Greece, Latvia, Lithuania and Slovenia.	**9.90 € per month** (membership fee)
N26 You Your membership fees are debited automatically from your account every month. In addition to all the benefits of the	**9.90 € per month** (membership fee)

N26, Consumer Banking, UK
All terms and conditions are presented for view and/or download and then accepted with just one click.

Best Practice #4 examples:

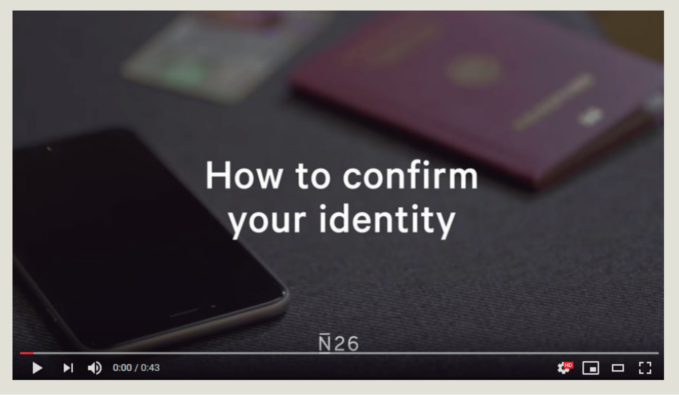
Make the experience like a ‘first-date to marriage in 10 minutes’



Verify Identity

Time to verify your identity with a video call

Watch now:
How to prepare for your Video call

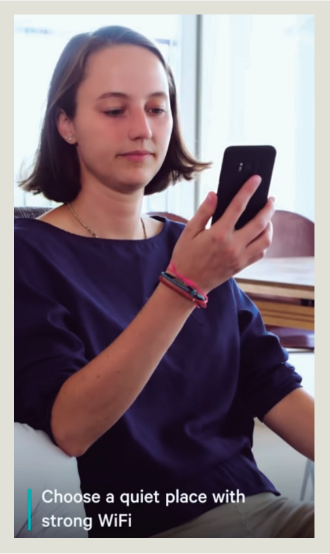


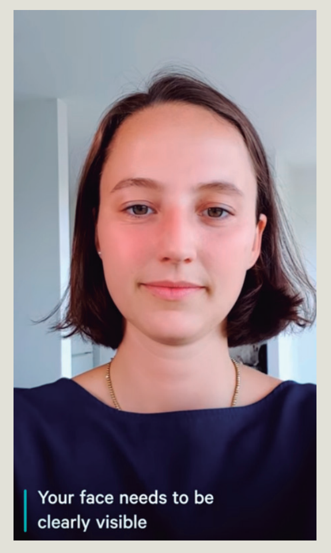
How to confirm your identity

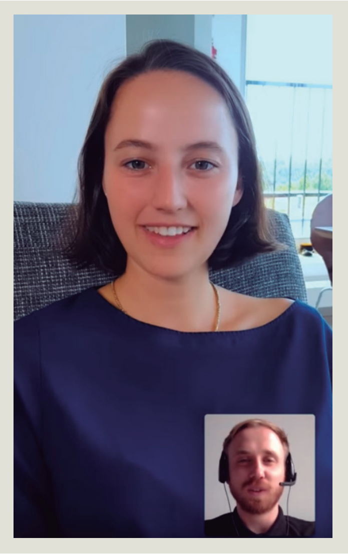
N26, Consumer Banking, UK
The onboarding process informs the user of what happens next for verification. It also includes a short video to help the user prepare for the video call, showing hints and tips, and what to expect during the call.

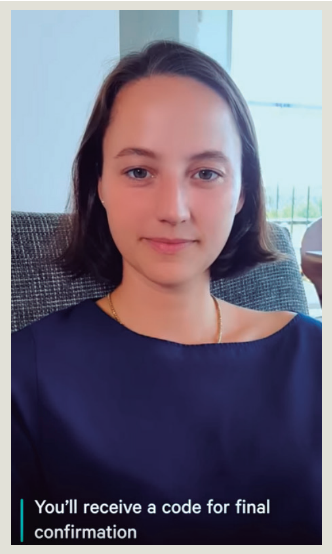
Best Practice #4 examples:

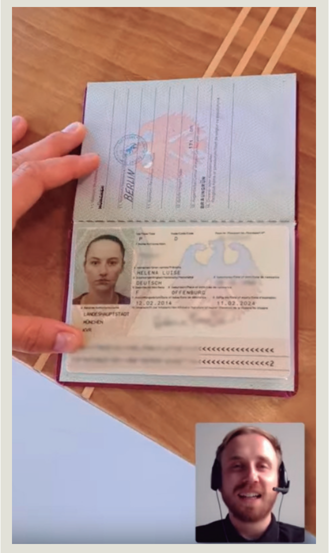
Make the experience like a ‘first-date to marriage in 10 minutes’


Choose a quiet place with strong WiFi


Your face needs to be clearly visible




You’ll receive a code for final confirmation



N26, Consumer Banking, UK
The live video call with the N26 agent captures a selfie plus photos of ID and verification documents. Once the call is complete a confirmation code is sent by SMS for the user to verify in the app.

Best Practice #5:

Don’t be intrusive: Respect your customer’s privacy

The onboarding process may include steps that are inconvenient or intrusive to some customers, whether due to circumstance – ‘not right now’ - or preference - ‘not ever’. This might be having to provide ID by visiting a physical branch, uploading photographic evidence, or through a live video conference.

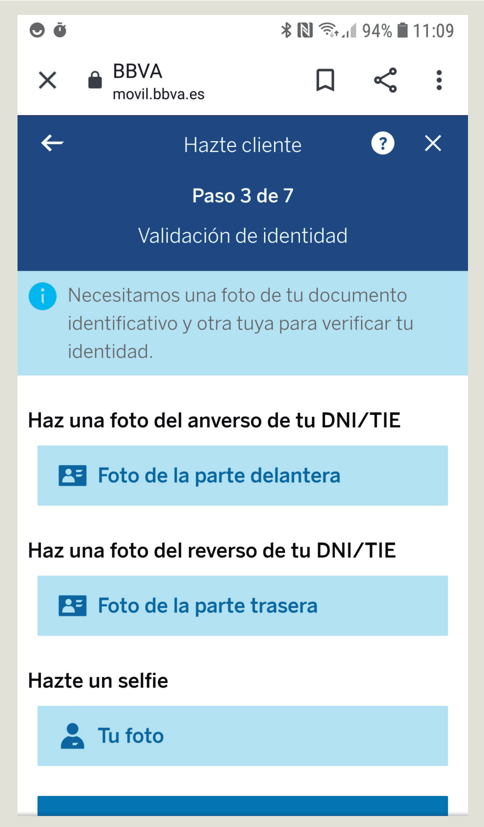
Each customer will react differently to each situation so, having one fixed approach may be detrimental to them continuing the process now, or ever.

For example, forcing customers to start a live video conference to authenticate their ID may be impractical if they are on the train, or inappropriate if they are still in their pyjamas. Similarly, the customer may not be comfortable giving permission for the app to take full control of their smartphone for a selfie as it may feel like it could access files and photos without permission.

Be clear about what each step requires and, where it could be considered intrusive, offer the user a choice to either defer or select an alternative approach.

Best Practice #5 examples:

Don’t be intrusive: Respect your customer’s privacy



94% 11:09

BBVA
movil.bbva.es

Hazte cliente

Paso 3 de 7

Validación de identidad

Necesitamos una foto de tu documento identificativo y otra tuya para verificar tu identidad.

Haz una foto del anverso de tu DNI/TIE

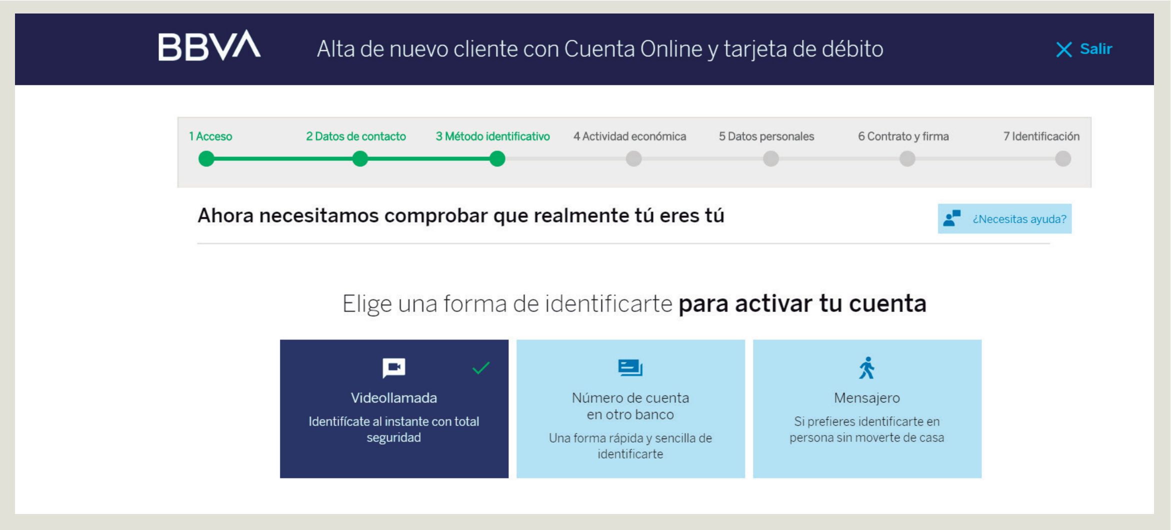
Foto de la parte delantera

Haz una foto del reverso de tu DNI/TIE

Foto de la parte trasera

Hazte un selfie

Tu foto



BBVA Alta de nuevo cliente con Cuenta Online y tarjeta de débito

Salir

1 Acceso · 2 Datos de contacto · 3 Método identificativo · 4 Actividad económica · 5 Datos personales · 6 Contrato y firma · 7 Identificación

Ahora necesitamos comprobar que realmente tú eres tú

¿Necesitas ayuda?

Elige una forma de identificarte **para activar tu cuenta**

Videollamada
Identifícate al instante con total seguridad

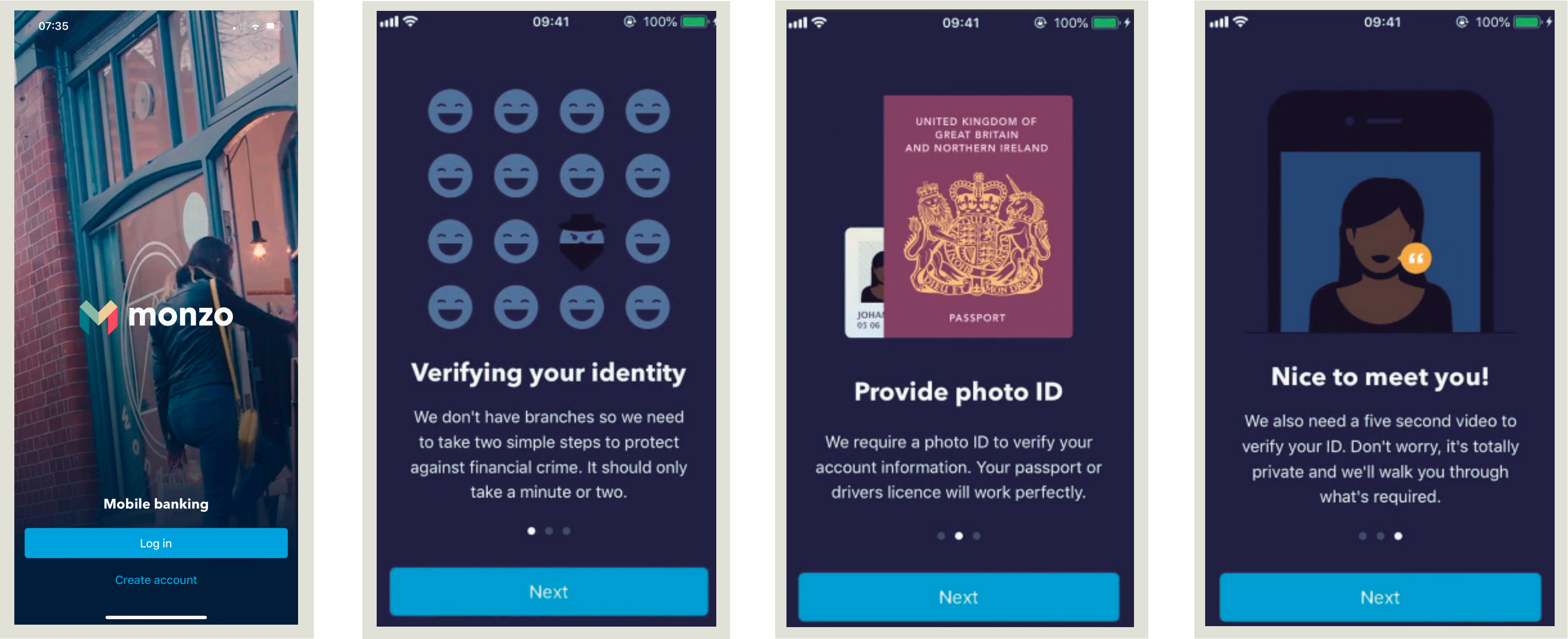
Número de cuenta en otro banco
Una forma rápida y sencilla de identificarte

Mensajero
Si prefieres identificarte en persona sin moverte de casa

BBVA, Consumer Banking, Spain
Onboarding via the desktop website prompts a video call, because you are likely to be at home or in a relatively private environment, whereas using a mobile device offers less intrusive options. Once the photographic evidence, selfies and short videos are supplied, the account is fully operational.

Best Practice #5 examples:

Don’t be intrusive: Respect your customer’s privacy


07:35
monzo
Mobile banking
Log in
Create account
09:41
100%
UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND
PASSPORT
Next
Next
Next

Verifying your identity

We don't have branches so we need to take two simple steps to protect against financial crime. It should only take a minute or two.

Provide photo ID

We require a photo ID to verify your account information. Your passport or drivers licence will work perfectly.

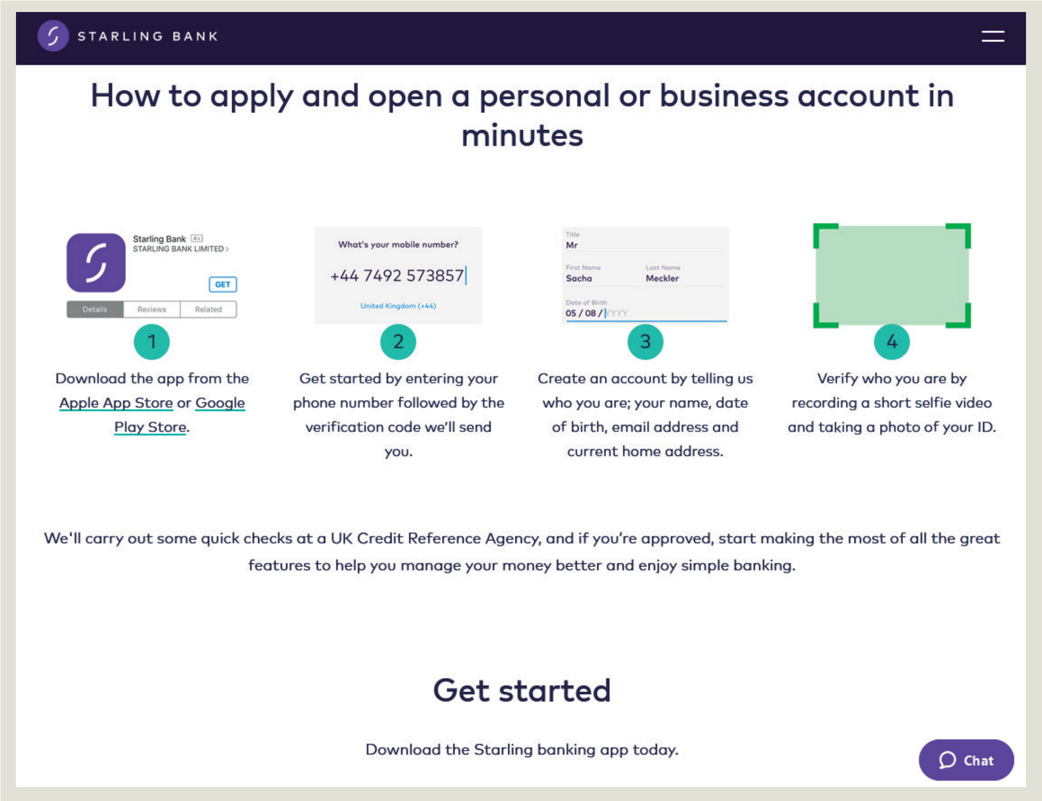
Nice to meet you!

We also need a five second video to verify your ID. Don't worry, it's totally private and we'll walk you through what's required.

MONZO, Consumer Banking, UK
To verify you just take a photo of your ID, a selfie and record a short video. There’s a reminder that it’s private and that there will be instructions, hints and tips before it starts so that the user can find a suitable location.

Best Practice #5 examples:

Don’t be intrusive: Respect your customer’s privacy



How to apply and open a personal or business account in minutes

What’s your mobile number?
+44 7492 573857
United Kingdom (+44)

Title
Mr
First Name
Sacha
Last Name
Meckler
Date of Birth
05 / 08 / YYYY

1 Download the app from the Apple App Store or Google Play Store.

2 Get started by entering your phone number followed by the verification code we’ll send you.

3 Create an account by telling us who you are; your name, date of birth, email address and current home address.

4 Verify who you are by recording a short selfie video and taking a photo of your ID.

We'll carry out some quick checks at a UK Credit Reference Agency, and if you’re approved, start making the most of all the great features to help you manage your money better and enjoy simple banking.

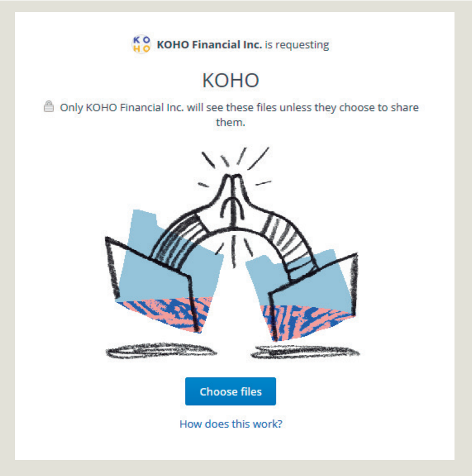
Get started

Download the Starling banking app today.

STARLING, Consumer Banking, UK
The website forewarns the customer of the sign up process and that photographic evidence and video selfie will be required so they can be prepared.

Best Practice #5 examples:

Don’t be intrusive: Respect your customer’s privacy

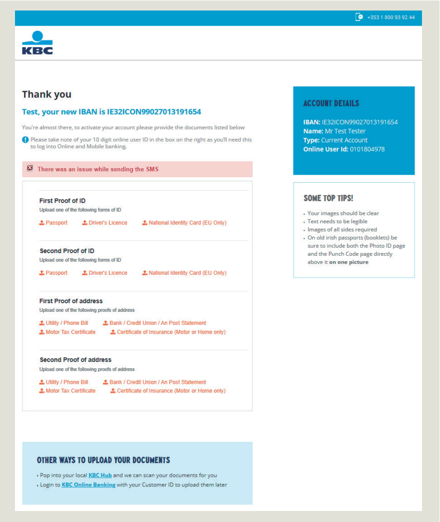


KOHO Financial Inc. is requesting

KOHO

Only KOHO Financial Inc. will see these files unless they choose to share them.

KOHO, Consumer Banking, Canada
Upload the required ID and proof documents through a secure Dropbox account.



+353 1 800 93 92 44

Thank you

Test, your new IBAN is IE32ICON99027013191654

You're almost there, to activate your account please provide the documents listed below

Please take note of your 10 digit online user ID in the box on the right as you'll need this to log into Online and Mobile banking.

There was an issue while sending the SMS

First Proof of ID
Upload one of the following forms of ID
Passport · Driver's Licence · National Identity Card (EU Only)

Second Proof of ID
Upload one of the following forms of ID
Passport · Driver's Licence · National Identity Card (EU Only)

First Proof of address
Upload one of the following proofs of address
Utility / Phone Bill · Bank / Credit Union / An Post Statement
Motor Tax Certificate · Certificate of Insurance (Motor or Home only)

Second Proof of address
Upload one of the following proofs of address
Utility / Phone Bill · Bank / Credit Union / An Post Statement
Motor Tax Certificate · Certificate of Insurance (Motor or Home only)

OTHER WAYS TO UPLOAD YOUR DOCUMENTS
- Pop into your local KBC Hub and we can scan your documents for you
- Login to KBC Online Banking with your Customer ID to upload them later

ACCOUNT DETAILS
IBAN: IE32ICON99027013191654
Name: Mr Test Tester
Type: Current Account
Online User Id: 0101804978

SOME TOP TIPS!
- Your images should be clear
- Text needs to be legible
- Images of all sides required
- On old irish passports (booklets) be sure to include both the Photo ID page and the Punch Code page directly above it **on one picture**

KBC, Consumer Banking, Ireland
Upload the required ID and proof documents whenever you are ready to proceed.

Best Practice #6:

Motivate the customer throughout the process

Rewarding the customer helps them feel they have gained something of value from the business so, they are more likely to be invested in continuing and completing the process.

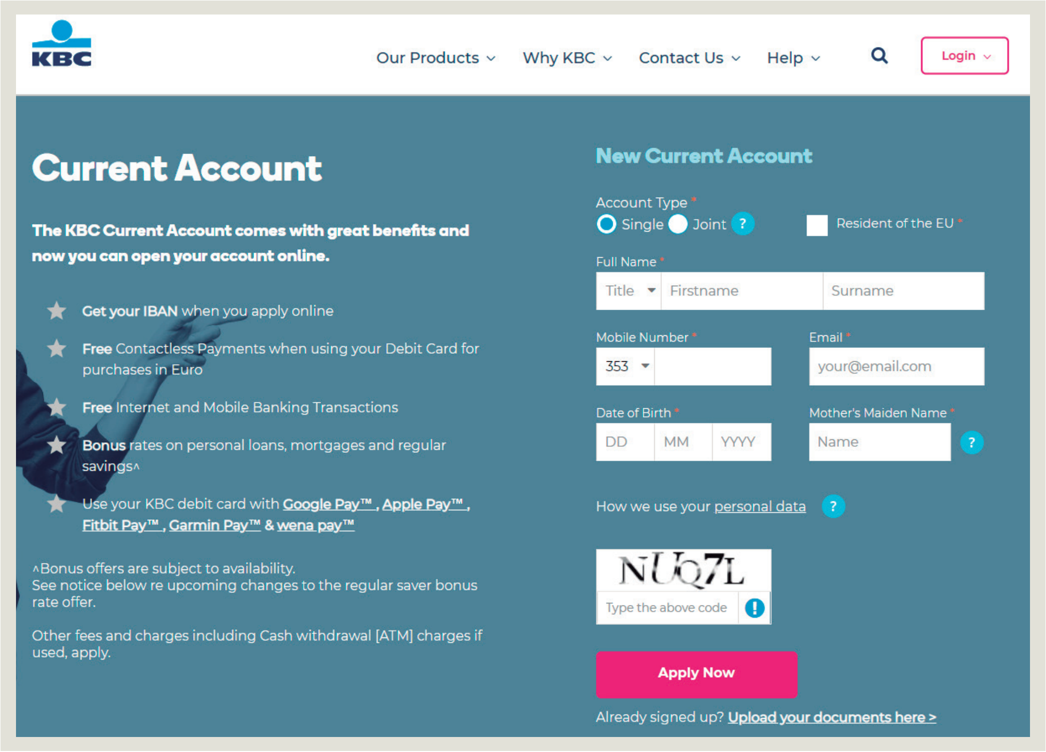
The reward could be to immediately open the account or issue the card or access credentials after just a few, simple questions rather than having to wait until they fully complete a lengthy process that is sometimes necessary in financial services. This does not mean the customer has full access to what they want – that can only be achieved once they complete the full process – but the impression is given that the account is ready for them to use almost immediately.

For example, the onboarding journey starts with 'soft' steps that require very little effort from the customer, e.g. entering their name, contact details and accepting terms and conditions, for which they are rewarded with the account being 'opened'. Then, to have full access to the account, they have to complete the 'hard' steps that take more effort, e.g. proving identity or providing documents.

In essence, encourage new users to continue the journey to becoming a customer by providing value as quickly as possible in the process.

Best Practice #6 examples:

Motivate the customer throughout the process


KBC
Our Products
Why KBC
Contact Us
Help
Login
New Current Account
Account Type *
○ Single ○ Joint ?
☐ Resident of the EU *
Full Name *
Title
Firstname
Surname
Mobile Number *
353
Email *
your@email.com
Date of Birth *
DD
MM
YYYY
Mother's Maiden Name *
Name
?
NUQ7L
Type the above code
Apply Now

Current Account

The KBC Current Account comes with great benefits and now you can open your account online.

- **Get your IBAN** when you apply online
- **Free** Contactless Payments when using your Debit Card for purchases in Euro
- **Free** Internet and Mobile Banking Transactions
- **Bonus** rates on personal loans, mortgages and regular savings^
- Use your KBC debit card with **Google Pay™**, **Apple Pay™**, **Fitbit Pay™**, **Garmin Pay™** & **wena pay™**

^Bonus offers are subject to availability.
See notice below re upcoming changes to the regular saver bonus rate offer.

Other fees and charges including Cash withdrawal [ATM] charges if used, apply.

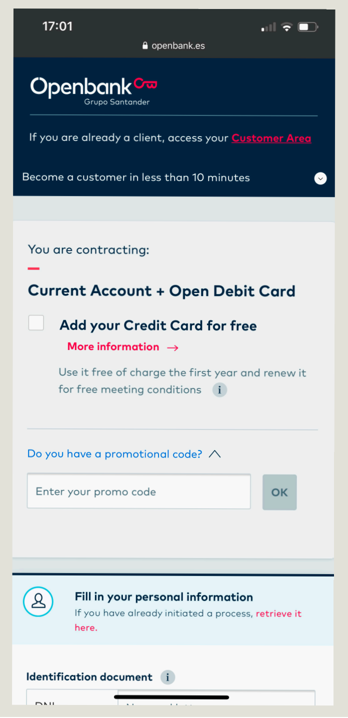
How we use your personal data ?

Already signed up? **Upload your documents here >**

KBC, Consumer Banking, Ireland
KBC's website features a promise that you can 'Get your IBAN when you apply online', which raises the expectation that the customer can start banking more or less immediately without having to wait.

Best Practice #6 examples:

Motivate the customer throughout the process



If you are already a client, access your Customer Area

Become a customer in less than 10 minutes

You are contracting:

Current Account + Open Debit Card

☐ **Add your Credit Card for free**

More information →

Use it free of charge the first year and renew it for free meeting conditions

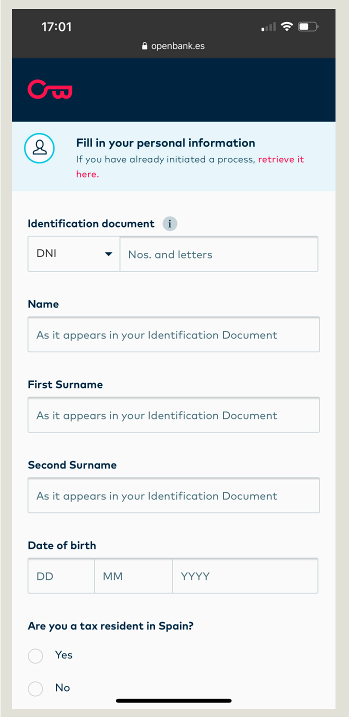
Do you have a promotional code?

Enter your promo code

Fill in your personal information

If you have already initiated a process, retrieve it here.

Identification document



Fill in your personal information

If you have already initiated a process, retrieve it here.

Identification document

DNI | Nos. and letters

Name

As it appears in your Identification Document

First Surname

As it appears in your Identification Document

Second Surname

As it appears in your Identification Document

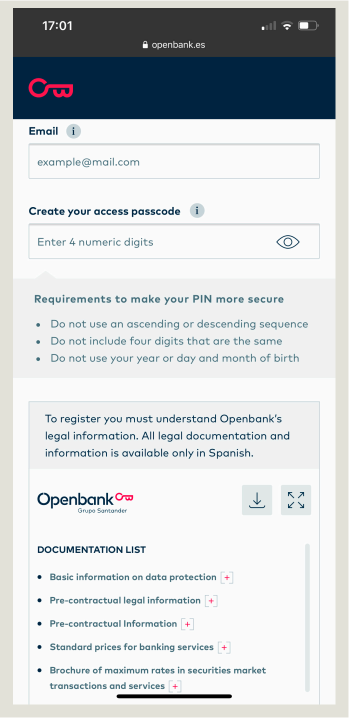
Date of birth

DD | MM | YYYY

Are you a tax resident in Spain?

○ Yes

○ No



Email

example@mail.com

Create your access passcode

Enter 4 numeric digits

Requirements to make your PIN more secure

- Do not use an ascending or descending sequence
- Do not include four digits that are the same
- Do not use your year or day and month of birth

To register you must understand Openbank's legal information. All legal documentation and information is available only in Spanish.

DOCUMENTATION LIST

- Basic information on data protection +
- Pre-contractual legal information +
- Pre-contractual Information +
- Standard prices for banking services +
- Brochure of maximum rates in securities market transactions and services +

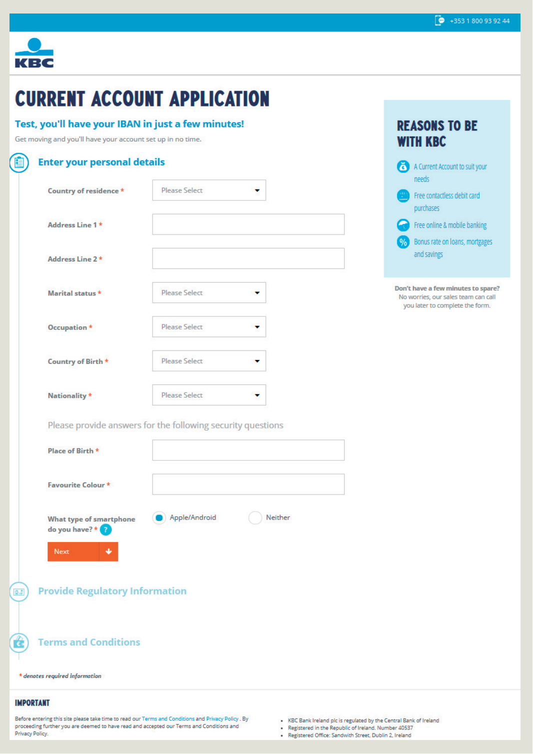
¡Enhorabuena, Pedro!

Tu número de cuenta (IBAN) será **ES60 1273 4856 7989 1011 9101**.
Sigue ahora con la activación de tu cuenta para poder utilizarla.

OPENBANK, Consumer Banking, Spain
After completing just 7 basic fields and clicking two confirmation boxes the IBAN is issued for the account, which takes less than 1 minute and gives the feeling that you have something of value very quickly.

Best Practice #6 examples:

Motivate the customer throughout the process



+353 1 800 93 92 44

CURRENT ACCOUNT APPLICATION

Test, you'll have your IBAN in just a few minutes!

Get moving and you'll have your account set up in no time.

Enter your personal details

Country of residence * Please Select
Address Line 1 *
Address Line 2 *
Marital status * Please Select
Occupation * Please Select
Country of Birth * Please Select
Nationality * Please Select

Please provide answers for the following security questions

Place of Birth *
Favourite Colour *
What type of smartphone do you have? * ● Apple/Android ○ Neither

Next

Provide Regulatory Information

Terms and Conditions

* denotes required information

REASONS TO BE WITH KBC

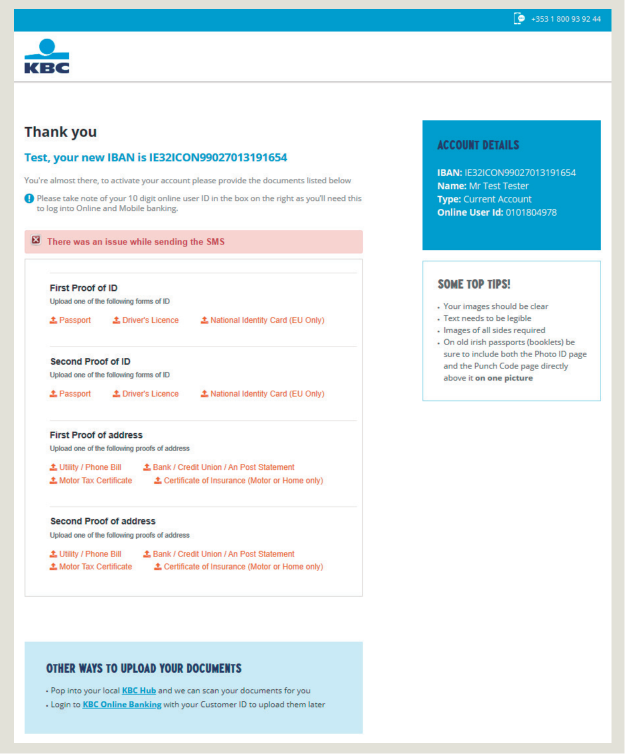
- A Current Account to suit your needs
- Free contactless debit card purchases
- Free online & mobile banking
- Bonus rate on loans, mortgages and savings

Don't have a few minutes to spare? No worries, our sales team can call you later to complete the form.

IMPORTANT

Before entering this site please take time to read our Terms and Conditions and Privacy Policy . By proceeding further you are deemed to have read and accepted our Terms and Conditions and Privacy Policy.

- KBC Bank Ireland plc is regulated by the Central Bank of Ireland
- Registered in the Republic of Ireland. Number 40537
- Registered Office: Sandwith Street, Dublin 2, Ireland



+353 1 800 93 92 44

Thank you

Test, your new IBAN is IE32ICON99027013191654

You're almost there, to activate your account please provide the documents listed below

Please take note of your 10 digit online user ID in the box on the right as you'll need this to log into Online and Mobile banking.

There was an issue while sending the SMS

First Proof of ID
Upload one of the following forms of ID
Passport · Driver's Licence · National Identity Card (EU Only)

Second Proof of ID
Upload one of the following forms of ID
Passport · Driver's Licence · National Identity Card (EU Only)

First Proof of address
Upload one of the following proofs of address
Utility / Phone Bill · Bank / Credit Union / An Post Statement
Motor Tax Certificate · Certificate of Insurance (Motor or Home only)

Second Proof of address
Upload one of the following proofs of address
Utility / Phone Bill · Bank / Credit Union / An Post Statement
Motor Tax Certificate · Certificate of Insurance (Motor or Home only)

OTHER WAYS TO UPLOAD YOUR DOCUMENTS

- Pop into your local KBC Hub and we can scan your documents for you
- Login to KBC Online Banking with your Customer ID to upload them later

ACCOUNT DETAILS

IBAN: IE32ICON99027013191654
Name: Mr Test Tester
Type: Current Account
Online User Id: 0101804978

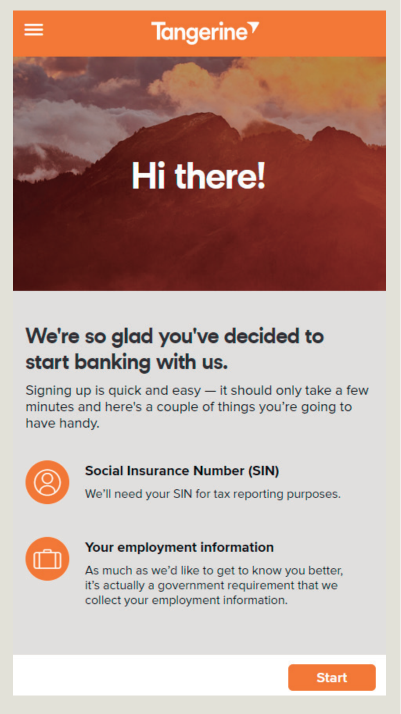
SOME TOP TIPS!

- Your images should be clear
- Text needs to be legible
- Images of all sides required
- On old irish passports (booklets) be sure to include both the Photo ID page and the Punch Code page directly above it **on one picture**

KBC, Consumer Banking, Ireland
The next section of the sign up process has the statement '<name>, you'll have your IBAN in just a few minutes!' which reinforces the KBC promise and keeps the customer interested. The promise is delivered when the account IBAN and online user ID are issued before starting the verification and confirmation steps. This makes it feel like the onboarding is almost finished and encourages the customer to continue.

Best Practice #6 examples:

Motivate the customer throughout the process


Tangerine
Start

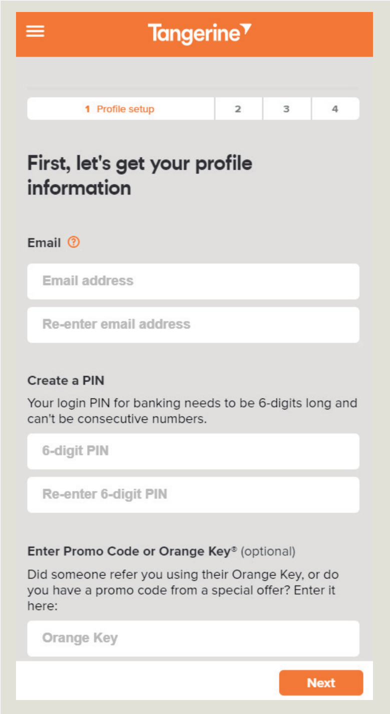
Hi there!

We're so glad you've decided to start banking with us.

Signing up is quick and easy — it should only take a few minutes and here's a couple of things you're going to have handy.

Social Insurance Number (SIN)
We'll need your SIN for tax reporting purposes.

Your employment information
As much as we'd like to get to know you better, it's actually a government requirement that we collect your employment information.

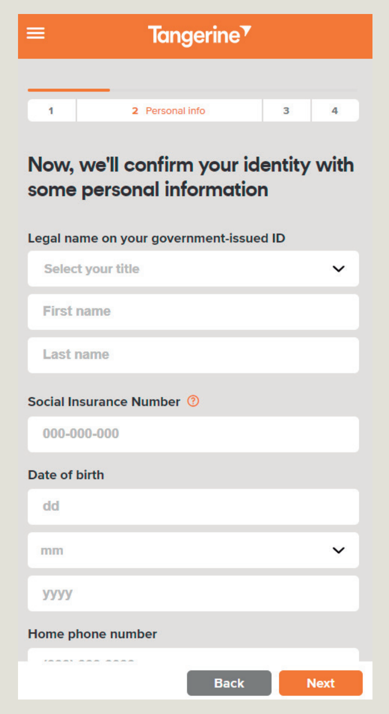

Tangerine
1 Profile setup
2
3
4
Email address
Re-enter email address
6-digit PIN
Re-enter 6-digit PIN
Orange Key
Next

First, let's get your profile information

Email

Create a PIN
Your login PIN for banking needs to be 6-digits long and can't be consecutive numbers.

Enter Promo Code or Orange Key® (optional)
Did someone refer you using their Orange Key, or do you have a promo code from a special offer? Enter it here:


Tangerine
1
2 Personal info
3
4
Select your title
First name
Last name
000-000-000
dd
mm
yyyy
Back
Next

Now, we'll confirm your identity with some personal information

Legal name on your government-issued ID

Social Insurance Number

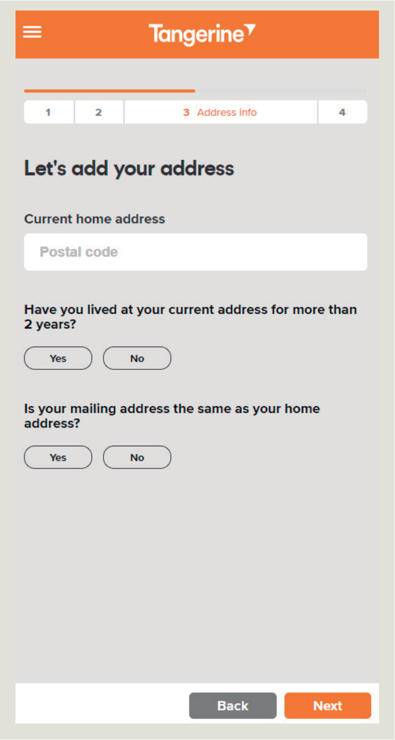
Date of birth

Home phone number

TANGERINE, Consumer Banking, USA
The sign up process starts with a welcome and reminder of what the customer will need to complete the process. The process is then split into 4 short sections, with the first asking for the customer's contact details and their choice of access credentials, and the second section asking for their personal ID information.

Best Practice #6 examples:

Motivate the customer throughout the process



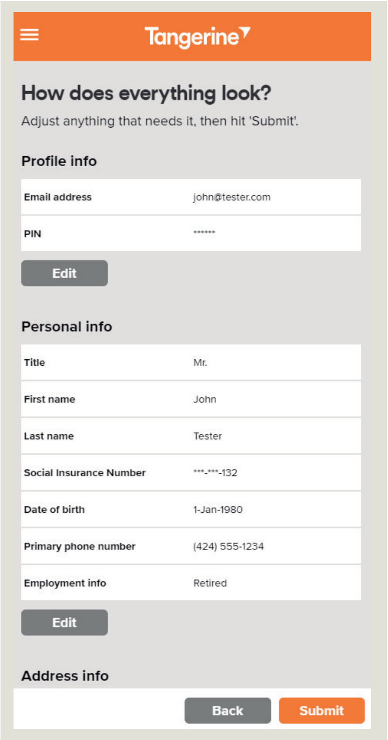
Let's add your address

Current home address

Postal code

Have you lived at your current address for more than 2 years?

Is your mailing address the same as your home address?



How does everything look?

Adjust anything that needs it, then hit 'Submit'.

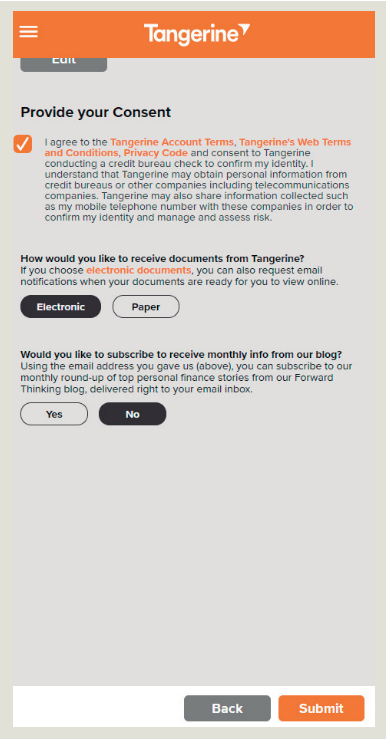
Profile info

Email address	john@tester.com
PIN	******

Personal info

Title	Mr.
First name	John
Last name	Tester
Social Insurance Number	***-***-132
Date of birth	1-Jan-1980
Primary phone number	(424) 555-1234
Employment info	Retired

Address info



Provide your Consent

☑ I agree to the Tangerine Account Terms, Tangerine's Web Terms and Conditions, Privacy Code and consent to Tangerine conducting a credit bureau check to confirm my identity. I understand that Tangerine may obtain personal information from credit bureaus or other companies including telecommunications companies. Tangerine may also share information collected such as my mobile telephone number with these companies in order to confirm my identity and manage and assess risk.

How would you like to receive documents from Tangerine?
If you choose electronic documents, you can also request email notifications when your documents are ready for you to view online.

● Electronic ○ Paper

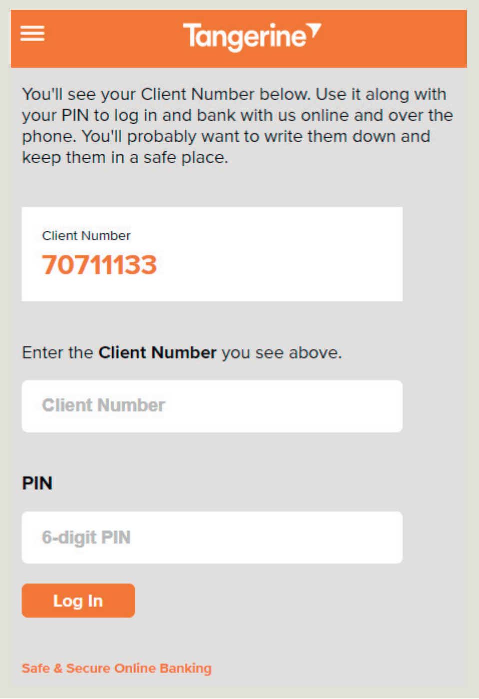
Would you like to subscribe to receive monthly info from our blog?
Using the email address you gave us (above), you can subscribe to our monthly round-up of top personal finance stories from our Forward Thinking blog, delivered right to your email inbox.

○ Yes ● No

TANGERINE, Consumer Banking, USA
Sections 3 of this short process lets the customer search for and confirm their address details, then prompts them to review everything they've entered before asking for their consent and preference information.

Best Practice #6 examples:

Motivate the customer throughout the process

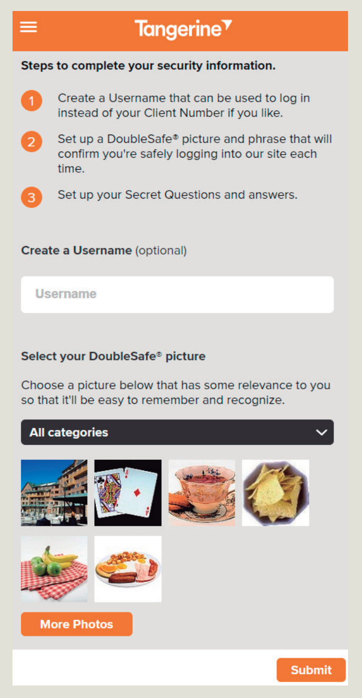

Tangerine

You'll see your Client Number below. Use it along with your PIN to log in and bank with us online and over the phone. You'll probably want to write them down and keep them in a safe place.

Client Number
70711133

Enter the **Client Number** you see above.

Client Number
PIN
6-digit PIN
Log In
Safe & Secure Online Banking



Steps to complete your security information.

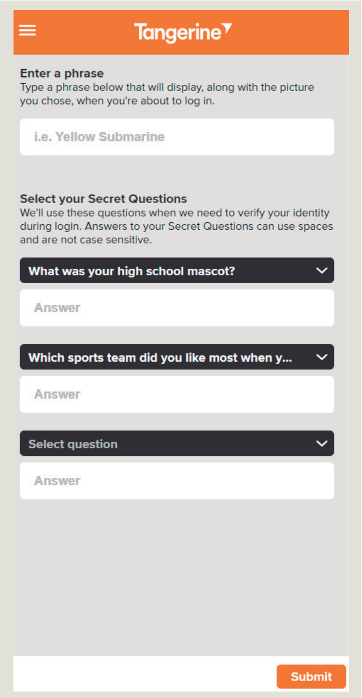
1. Create a Username that can be used to log in instead of your Client Number if you like.
2. Set up a DoubleSafe® picture and phrase that will confirm you're safely logging into our site each time.
3. Set up your Secret Questions and answers.

Create a Username (optional)

Select your DoubleSafe® picture

Choose a picture below that has some relevance to you so that it'll be easy to remember and recognize.

Username
All categories
More Photos
Submit


Tangerine

Enter a phrase
Type a phrase below that will display, along with the picture you chose, when you're about to log in.

Select your Secret Questions
We'll use these questions when we need to verify your identity during login. Answers to your Secret Questions can use spaces and are not case sensitive.

What was your high school mascot?

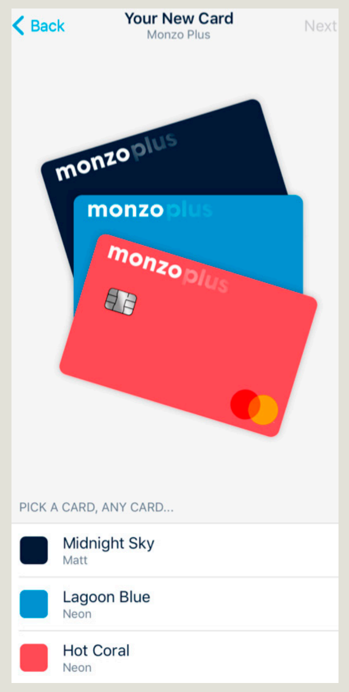
Which sports team did you like most when y...

i.e. Yellow Submarine
Answer
Answer
Select question
Answer
Submit

TANGERINE, Consumer Banking, USA
The last step of the process is where the customer sets up their other access credentials, including a DoubleSafe picture, phrase and answers to secret questions. Once complete, the account is opened and available for use.

Best Practice #6 examples:

Motivate the customer throughout the process



Back Your New Card Next
Monzo Plus

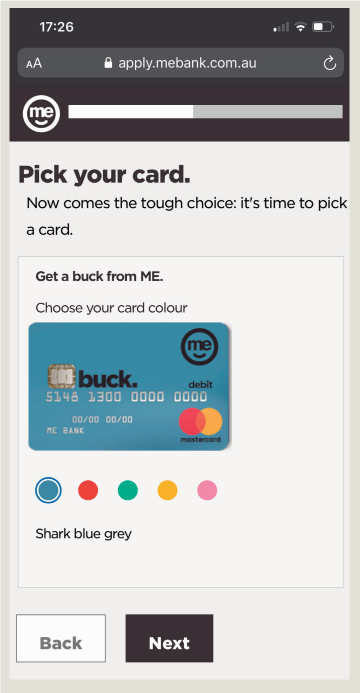
monzo plus
monzo plus
monzo plus

PICK A CARD, ANY CARD...

Midnight Sky
Matt

Lagoon Blue
Neon

Hot Coral
Neon



17:26
apply.mebank.com.au

Pick your card.

Now comes the tough choice: it's time to pick a card.

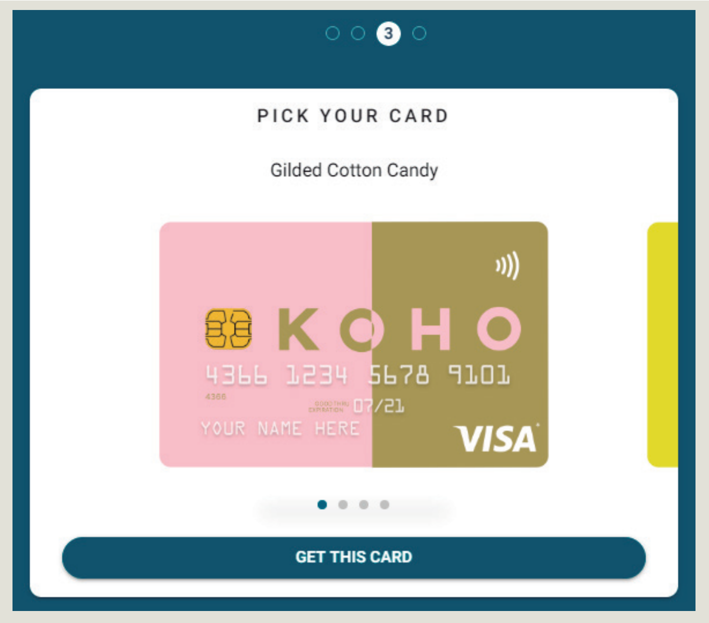
Get a buck from ME.

Choose your card colour

buck.
debit
5148 1300 0000 0000
00/00 00/00
ME BANK
mastercard

Shark blue grey

Back Next



PICK YOUR CARD

Gilded Cotton Candy

KOHO
4366 1234 5678 9101
07/21
YOUR NAME HERE
VISA

GET THIS CARD

ME BANK, Consumer Banking, Australia
Personalise the colour of the debit card during the onboarding process, rewarding the customer with a personal choice.

MONZO, Consumer Banking, UK
Select one of 3 colour choices for the card during the onboarding process.

KOHO, Consumer Banking, Canada
Select one of 4 colour choices for the card during the onboarding process.

Best Practice #7:

Be ready to hold their hand

Actively helping customers throughout the sign-up process ensures they know what to expect and that any onboarding questions or concerns are immediately answered to reduce likelihood of them abandoning the process due to lack of information or clarity.

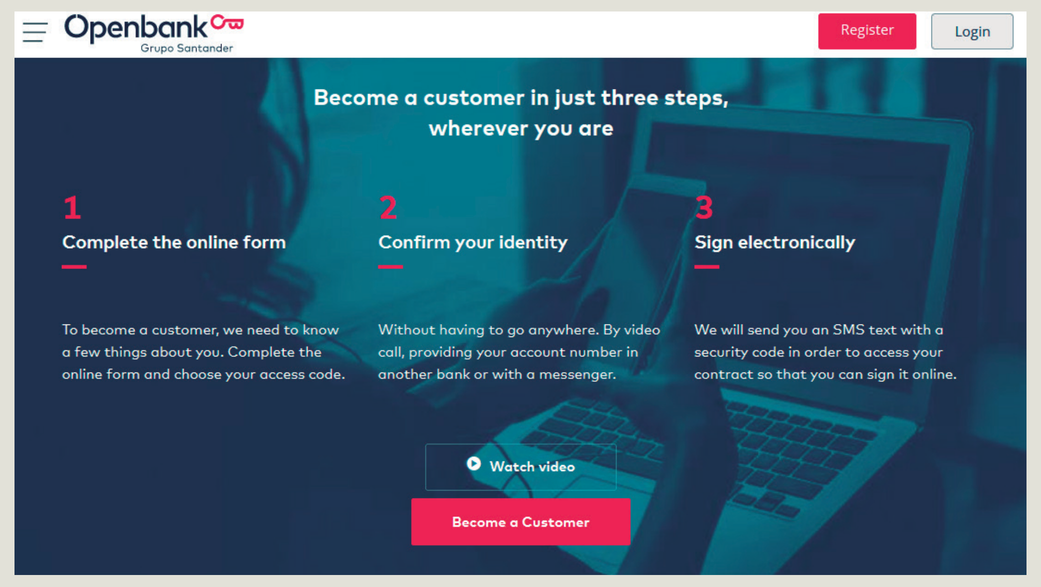
However, just providing a self-serve FAQ, video explainers or a link to a ‘contact us’ page is not enough. It needs to be in context of what the customer is doing at this exact moment in time. For example, if they hesitate when providing an answer or change their answer then it may be a sign of confusion or uncertainty of what to do next.

This is when help becomes relevant – real-time assistance only when they need it and in the context of the current question or step. It may take the form of simple explanatory text to give examples of what to provide for a particular answer, or a check-mark for giving a valid answer in a field, or a contextual chat-bot that pops-up and asks if they need help about the specific item.

Also, if you have a retail network then there is a huge opportunity to link ‘clicks to bricks’ and provide local support to new customers by highlighting the contact details of the branch close to the customer´s address.

Best Practice #7 examples:

Be ready to hold their hand



Become a customer in just three steps, wherever you are

1
Complete the online form

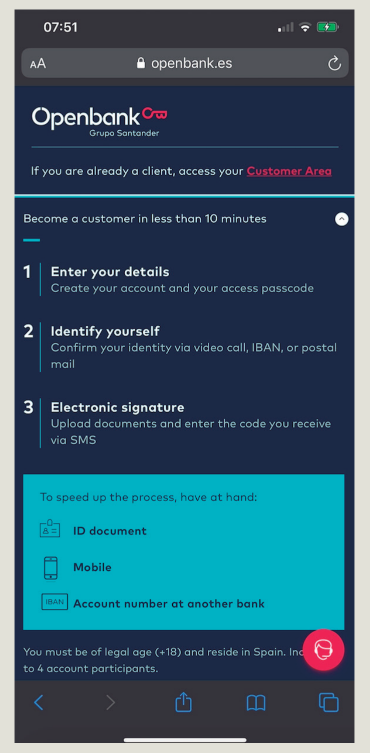
To become a customer, we need to know a few things about you. Complete the online form and choose your access code.

2
Confirm your identity

Without having to go anywhere. By video call, providing your account number in another bank or with a messenger.

3
Sign electronically

We will send you an SMS text with a security code in order to access your contract so that you can sign it online.



If you are already a client, access your Customer Area

Become a customer in less than 10 minutes

1 Enter your details
Create your account and your access passcode

2 Identify yourself
Confirm your identity via video call, IBAN, or postal mail

3 Electronic signature
Upload documents and enter the code you receive via SMS

To speed up the process, have at hand:

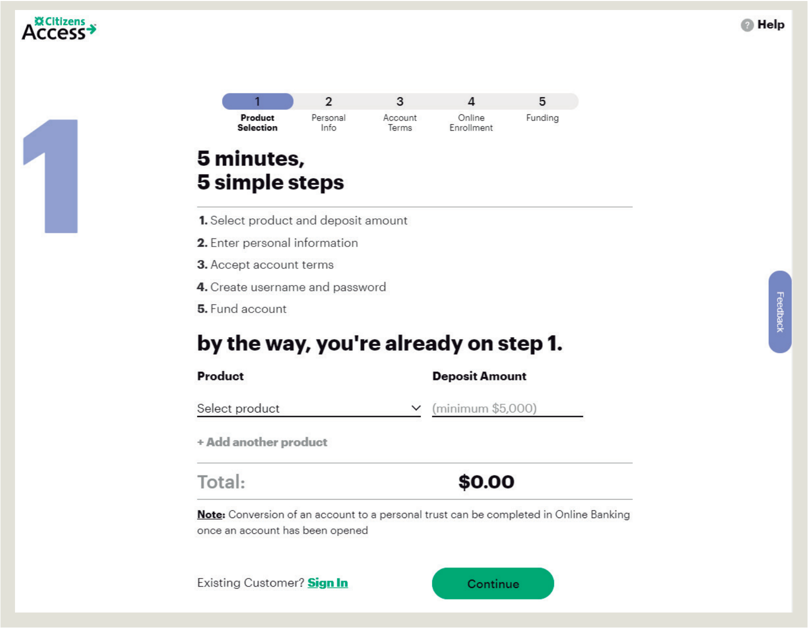
- ID document
- Mobile
- Account number at another bank

You must be of legal age (+18) and reside in Spain. Inc to 4 account participants.

OPENBANK, Consumer Banking, Spain
The process is split into 3 simple steps. The documents to have at hand section helps to speed up the process and the legal requirements are also clear to reduce bad experiences. There is a “Call me Back function” ready to assist you if you need it, and a video to explain the process.

Best Practice #7 examples:

Be ready to hold their hand


1
Citizens Access
Help
1 Product Selection
2 Personal Info
3 Account Terms
4 Online Enrollment
5 Funding
Feedback
Continue

5 minutes,
5 simple steps

1. Select product and deposit amount
2. Enter personal information
3. Accept account terms
4. Create username and password
5. Fund account

by the way, you're already on step 1.

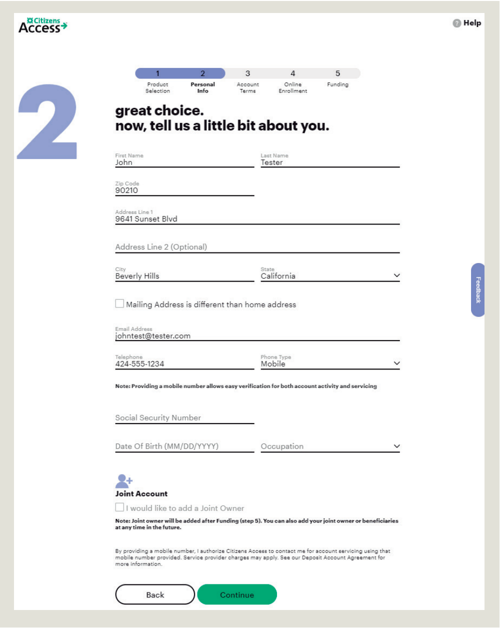
Product	**Deposit Amount**
Select product	(minimum $5,000)

+ Add another product

Total: **$0.00**

Note: Conversion of an account to a personal trust can be completed in Online Banking once an account has been opened

Existing Customer? **Sign In**


2
Citizens Access
Help
1 Product Selection
2 Personal Info
3 Account Terms
4 Online Enrollment
5 Funding
Feedback
Back
Continue

great choice.
now, tell us a little bit about you.

First Name: John
Last Name: Tester
Zip Code: 90210
Address Line 1: 9641 Sunset Blvd
Address Line 2 (Optional)
City: Beverly Hills
State: California
☐ Mailing Address is different than home address
Email Address: johntest@tester.com
Telephone: 424-555-1234
Phone Type: Mobile

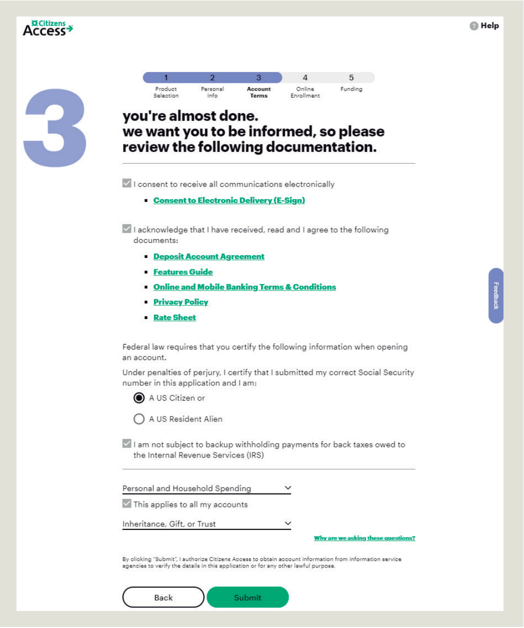
Note: Providing a mobile number allows easy verification for both account activity and servicing

Social Security Number
Date Of Birth (MM/DD/YYYY)
Occupation

Joint Account
☐ I would like to add a Joint Owner

Note: Joint owner will be added after Funding (step 5). You can also add your joint owner or beneficiaries at any time in the future.

By providing a mobile number, I authorize Citizens Access to contact me for account servicing using that mobile number provided. Service provider charges may apply. See our Deposit Account Agreement for more information.


3
Citizens Access
Help
1 Product Selection
2 Personal Info
3 Account Terms
4 Online Enrollment
5 Funding
Feedback
Back
Submit

you're almost done.
we want you to be informed, so please review the following documentation.

☑ I consent to receive all communications electronically
- **Consent to Electronic Delivery (E-Sign)**

☑ I acknowledge that I have received, read and I agree to the following documents:
- **Deposit Account Agreement**
- **Features Guide**
- **Online and Mobile Banking Terms & Conditions**
- **Privacy Policy**
- **Rate Sheet**

Federal law requires that you certify the following information when opening an account.

Under penalties of perjury, I certify that I submitted my correct Social Security number in this application and I am:
● A US Citizen or
○ A US Resident Alien

☑ I am not subject to backup withholding payments for back taxes owed to the Internal Revenue Services (IRS)

Personal and Household Spending
☑ This applies to all my accounts
Inheritance, Gift, or Trust

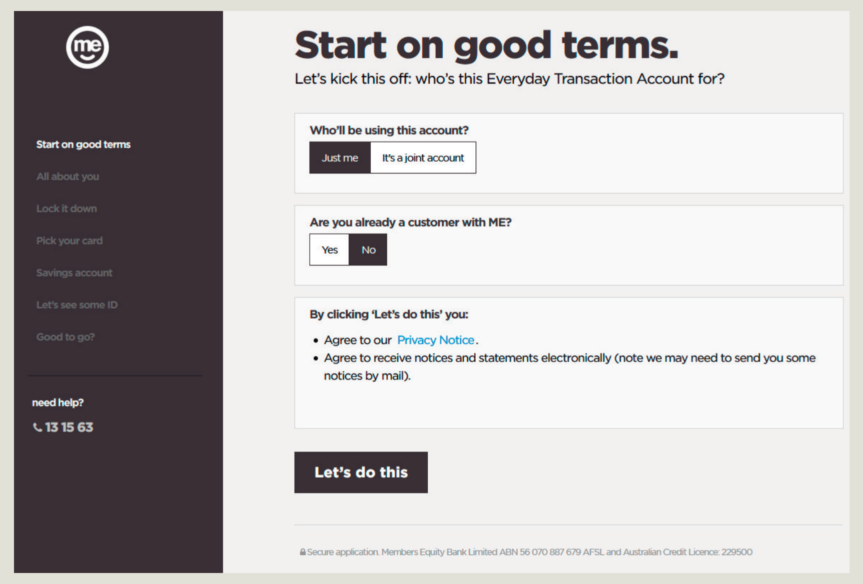
Why are we asking these questions?

By clicking "Submit", I authorize Citizens Access to obtain account information from information service agencies to verify the details in this application or for any other lawful purpose.

Citizens Access, Consumer Banking, USA
Process is split into 5 steps, each capturing related information supported by words of encouragement, e.g. 'by the way, you're already on step 1.' There is also a progress bar and bold reminders of which step the user is on.

Best Practice #7 examples:

Be ready to hold their hand



- **Start on good terms**
- All about you
- Lock it down
- Pick your card
- Savings account
- Let's see some ID
- Good to go?

need help?
☎ 13 15 63

Start on good terms.

Let's kick this off: who's this Everyday Transaction Account for?

Who'll be using this account?
Just me | It's a joint account

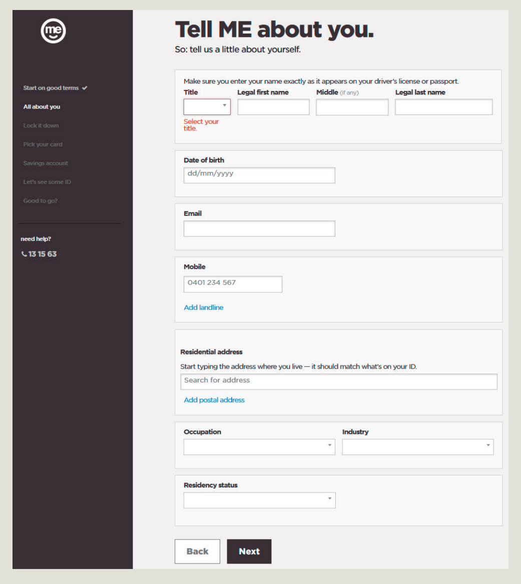
Are you already a customer with ME?
Yes | No

By clicking 'Let's do this' you:

- Agree to our Privacy Notice.
- Agree to receive notices and statements electronically (note we may need to send you some notices by mail).

Let's do this

🔒 Secure application. Members Equity Bank Limited ABN 56 070 887 679 AFSL and Australian Credit Licence: 229500



- Start on good terms ✓
- **All about you**
- Lock it down
- Pick your card
- Savings account
- Let's see some ID
- Good to go?

need help?
☎ 13 15 63

Tell ME about you.

So: tell us a little about yourself.

Make sure you enter your name exactly as it appears on your driver's license or passport.
Title | **Legal first name** | **Middle** (if any) | **Legal last name**
Select your title.

Date of birth
dd/mm/yyyy

Email

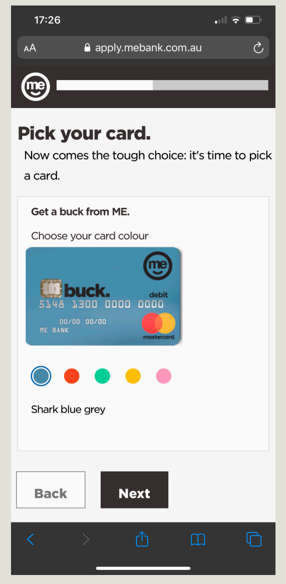
Mobile
0401 234 567
Add landline

Residential address
Start typing the address where you live — it should match what's on your ID.
Search for address
Add postal address

Occupation | **Industry**

Residency status

Back | Next



Pick your card.

Now comes the tough choice: it's time to pick a card.

Get a buck from ME.

Choose your card colour

● ● ● ● ●

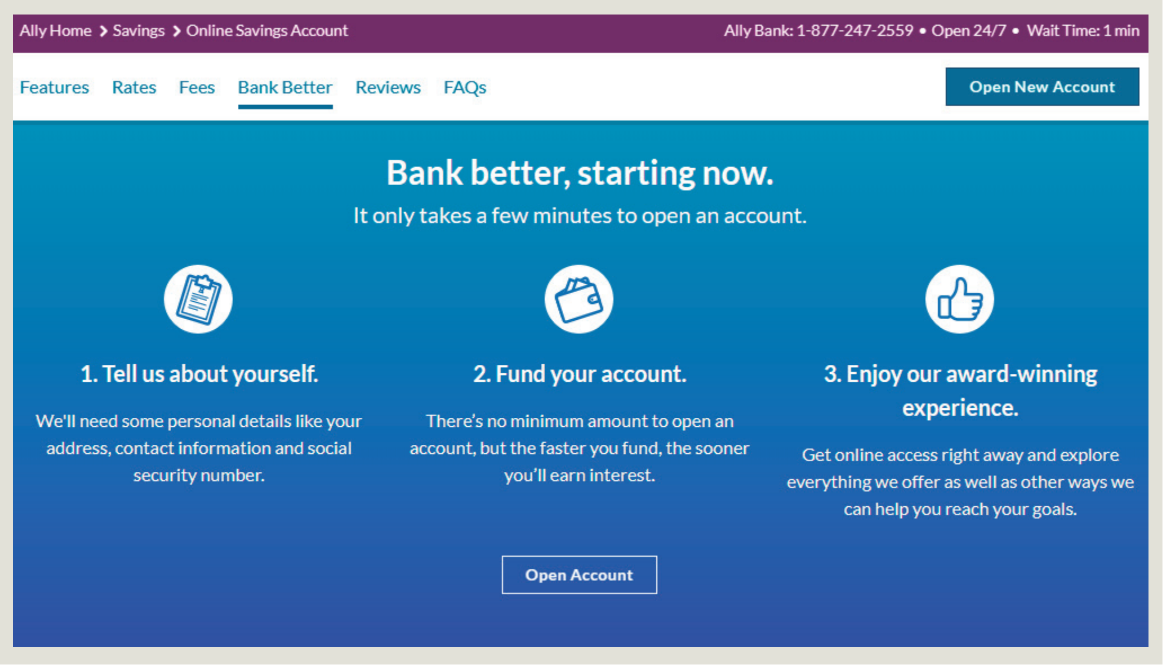
Shark blue grey

Back | Next

ME BANK, Consumer Banking, Australia
The mobile onboarding process has a sticky bar that's always present with the user's progress to manage expectations. On the desktop version it's a tick-list, whereas on mobile it's a progress bar.

Best Practice #7 examples:

Be ready to hold their hand


Ally Home > Savings > Online Savings Account
Ally Bank: 1-877-247-2559 • Open 24/7 • Wait Time: 1 min
Features
Rates
Fees
Bank Better
Reviews
FAQs
Open New Account
Open Account

Bank better, starting now.

It only takes a few minutes to open an account.

1. Tell us about yourself.

We'll need some personal details like your address, contact information and social security number.

2. Fund your account.

There's no minimum amount to open an account, but the faster you fund, the sooner you'll earn interest.

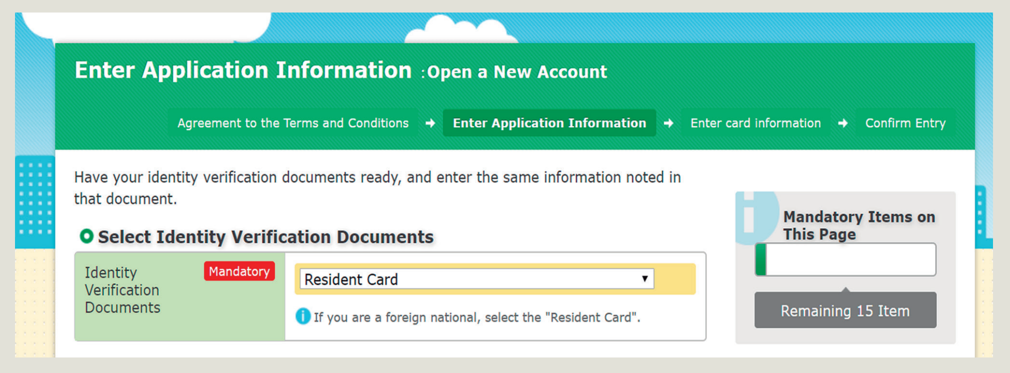
3. Enjoy our award-winning experience.

Get online access right away and explore everything we offer as well as other ways we can help you reach your goals.

ALLY BANK, Consumer Banking, USA
The process is split into 3 simple steps, which summarises the information required during sign-up and also re-iterates the key customer benefits of completing the process.

Best Practice #7 examples:

Be ready to hold their hand



Enter Application Information :Open a New Account

Agreement to the Terms and Conditions
Enter Application Information
Enter card information
Confirm Entry

Have your identity verification documents ready, and enter the same information noted in that document.

Select Identity Verification Documents

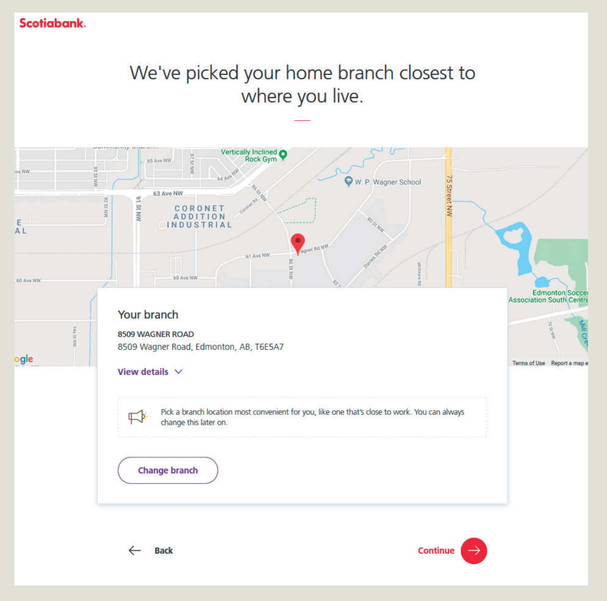
Identity Verification Documents — Mandatory — Resident Card

If you are a foreign national, select the "Resident Card".

Mandatory Items on This Page

Remaining 15 Item

SEVEN BANK, Consumer Banking, Japan
The remaining number of mandatory items to complete is shown on the right of the screen.



Scotiabank.

We've picked your home branch closest to where you live.

Your branch

8509 WAGNER ROAD
8509 Wagner Road, Edmonton, AB, T6E5A7

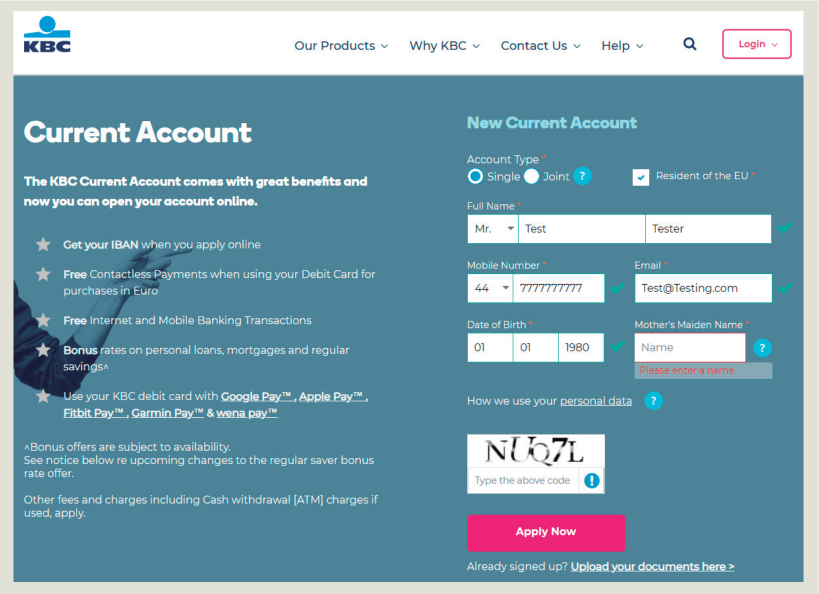
Pick a branch location most convenient for you, like one that's close to work. You can always change this later on.

View details
Change branch
Back
Continue

SCOTIABANK, Consumer Banking, Canada
When you enter an address it automatically links you with a branch office close to you for more personal onboarding support if you need it.

Best Practice #7 examples:

Be ready to hold their hand



Current Account

The KBC Current Account comes with great benefits and now you can open your account online.

- **Get your IBAN** when you apply online
- **Free** Contactless Payments when using your Debit Card for purchases in Euro
- **Free** Internet and Mobile Banking Transactions
- **Bonus** rates on personal loans, mortgages and regular savings^
- Use your KBC debit card with Google Pay™, Apple Pay™, Fitbit Pay™, Garmin Pay™ & wena pay™

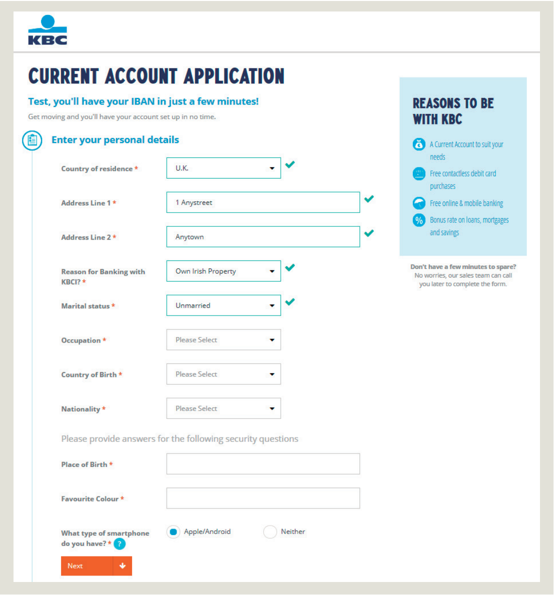
^Bonus offers are subject to availability.
See notice below re upcoming changes to the regular saver bonus rate offer.

Other fees and charges including Cash withdrawal [ATM] charges if used, apply.

New Current Account

Account Type *: ● Single ○ Joint ? ☑ Resident of the EU *
Full Name *: Mr. | Test | Tester ✓
Mobile Number *: 44 | 7777777777 ✓
Email *: Test@Testing.com ✓
Date of Birth *: 01 | 01 | 1980 ✓
Mother's Maiden Name *: Name ?
Please enter a name
How we use your personal data ?
NUQ7L
Type the above code

Already signed up? Upload your documents here >



CURRENT ACCOUNT APPLICATION

Test, you'll have your IBAN in just a few minutes!

Get moving and you'll have your account set up in no time.

Enter your personal details

Country of residence *: U.K. ✓
Address Line 1 *: 1 Anystreet ✓
Address Line 2 *: Anytown ✓
Reason for Banking with KBCI? *: Own Irish Property ✓
Marital status *: Unmarried ✓
Occupation *: Please Select
Country of Birth *: Please Select
Nationality *: Please Select

Please provide answers for the following security questions

Place of Birth *:
Favourite Colour *:
What type of smartphone do you have? * ?: ● Apple/Android ○ Neither

REASONS TO BE WITH KBC

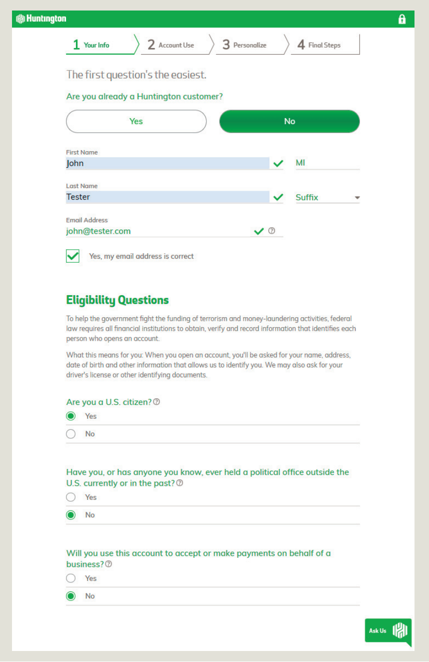
- A Current Account to suit your needs
- Free contactless debit card purchases
- Free online & mobile banking
- Bonus rate on loans, mortgages and savings

Don't have a few minutes to spare?
No worries, our sales team can call you later to complete the form.

KBC, Consumer Banking, Ireland
Related information is grouped and all on the same page. Entries are selected mostly from drop down options. Field checking ensures the content is valid, and a green tick when each has been completed correctly.

Best Practice #7 examples:

Be ready to hold their hand



The first question's the easiest.

Are you already a Huntington customer?

First Name: John ✓ MI

Last Name: Tester ✓ Suffix

Email Address: john@tester.com ✓ ⓘ

☑ Yes, my email address is correct

Eligibility Questions

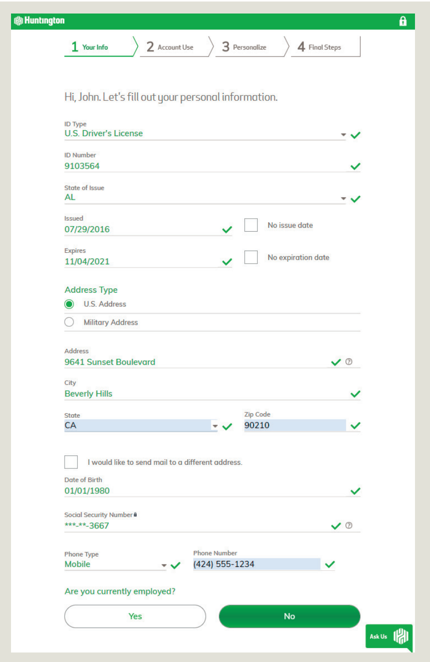
To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, you'll be asked for your name, address, date of birth and other information that allows us to identify you. We may also ask for your driver's license or other identifying documents.

Are you a U.S. citizen? ⓘ
● Yes
○ No

Have you, or has anyone you know, ever held a political office outside the U.S. currently or in the past? ⓘ
○ Yes
● No

Will you use this account to accept or make payments on behalf of a business? ⓘ
○ Yes
● No



Hi, John. Let's fill out your personal information.

ID Type: U.S. Driver's License ✓

ID Number: 9103564 ✓

State of Issue: AL ✓

Issued: 07/29/2016 ✓ ☐ No issue date

Expires: 11/04/2021 ✓ ☐ No expiration date

Address Type
● U.S. Address
○ Military Address

Address: 9641 Sunset Boulevard ✓ ⓘ

City: Beverly Hills ✓

State: CA ✓ Zip Code: 90210 ✓

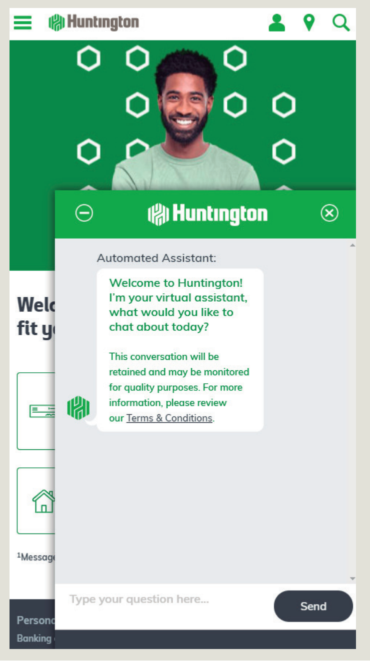
☐ I would like to send mail to a different address.

Date of Birth: 01/01/1980 ✓

Social Security Number: ***-**-3667 ✓ ⓘ

Phone Type: Mobile ✓ Phone Number: (424) 555-1234 ✓

Are you currently employed?



Automated Assistant:

Welcome to Huntington! I'm your virtual assistant, what would you like to chat about today?

This conversation will be retained and may be monitored for quality purposes. For more information, please review our Terms & Conditions.

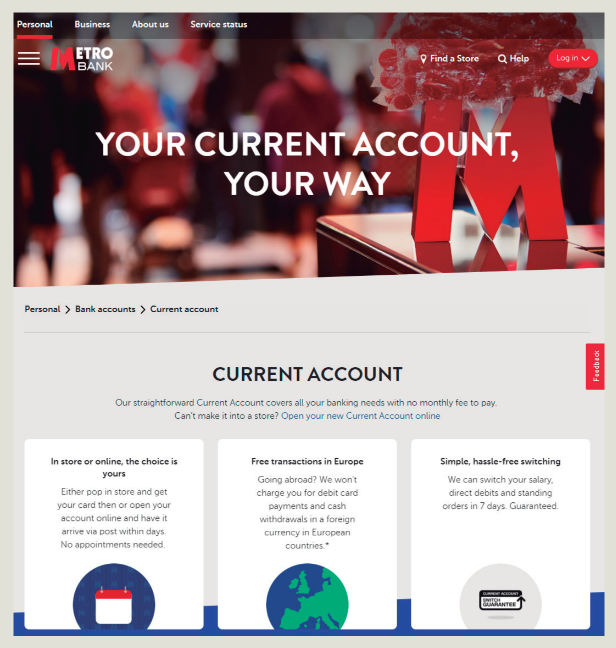
Type your question here...

Huntington, Consumer Banking, USA
Data entry is mostly selected from drop down options. Field checking ensures the content is valid, and a green tick when each has been completed correctly. The first page asks for the user's name and then each subsequent page refers to them by name. There is an 'ask us' button that launches an automated assistant for help at any time.

Best of the rest

In the following pages N5 presents additional examples of financial services providers that are being innovative in alternative ways.

Best of the rest: Examples


Personal
Business
About us
Service status
METRO BANK
Find a Store
Help
Log in
Feedback

YOUR CURRENT ACCOUNT, YOUR WAY

Personal > Bank accounts > Current account

CURRENT ACCOUNT

Our straightforward Current Account covers all your banking needs with no monthly fee to pay.
Can't make it into a store? Open your new Current Account online

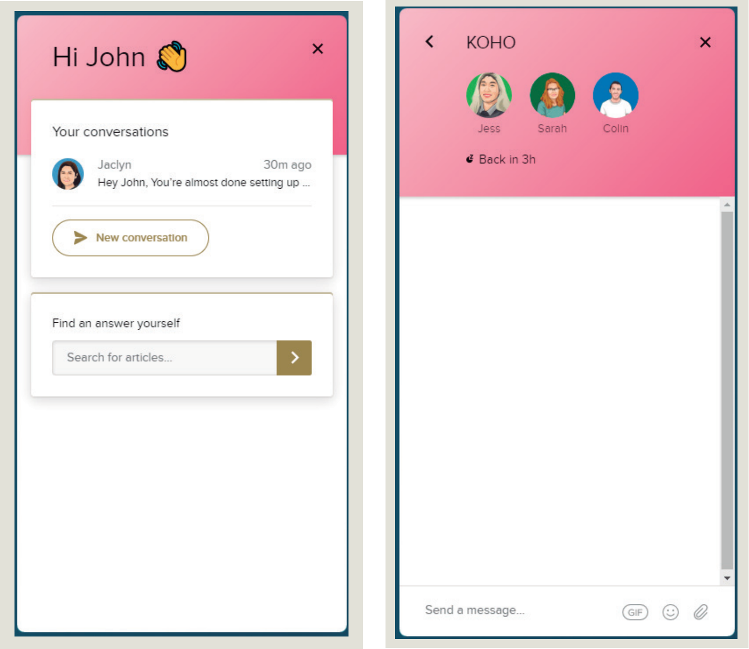
In store or online, the choice is yours
Either pop in store and get your card then or open your account online and have it arrive via post within days. No appointments needed.

Free transactions in Europe
Going abroad? We won't charge you for debit card payments and cash withdrawals in a foreign currency in European countries.*

Simple, hassle-free switching
We can switch your salary, direct debits and standing orders in 7 days. Guaranteed.

CURRENT ACCOUNT SWITCH GUARANTEE

METRO BANK, Consumer Banking, UK
Card can also be printed in branch while you wait.


Hi John 👋

Your conversations

Jaclyn 30m ago
Hey John, You're almost done setting up ...

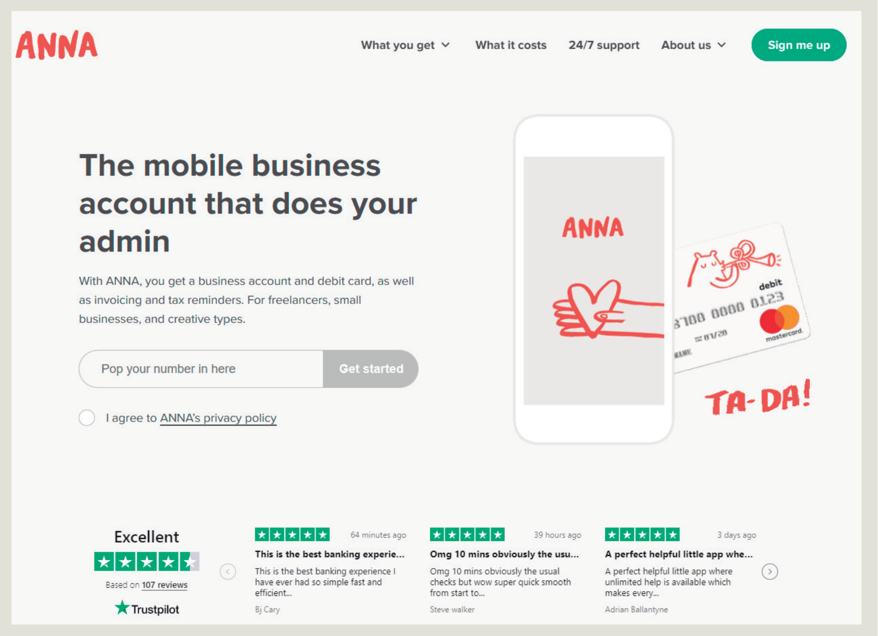
New conversation

Find an answer yourself

Search for articles...
KOHO
Jess
Sarah
Colin
Back in 3h
Send a message...
GIF

KOHO, Consumer Banking, Canada
Live chat includes named individuals for different types of questions.

Best of the rest: Examples


ANNA
What you get
What it costs
24/7 support
About us
Sign me up
ANNA
debit
mastercard
TA-DA!
Get started
Excellent
Trustpilot

The mobile business account that does your admin

With ANNA, you get a business account and debit card, as well as invoicing and tax reminders. For freelancers, small businesses, and creative types.

Pop your number in here

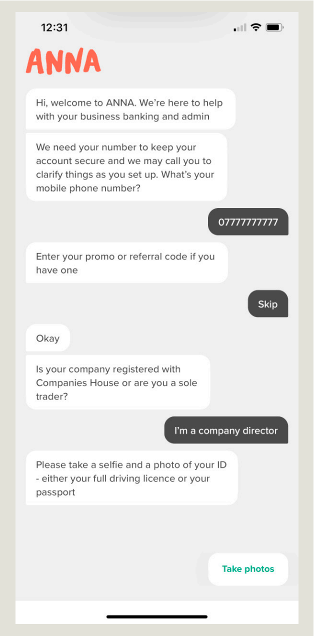
○ I agree to ANNA's privacy policy

Based on 107 reviews

64 minutes ago
This is the best banking experie...
This is the best banking experience I have ever had so simple fast and efficient...
Bj Cary

39 hours ago
Omg 10 mins obviously the usu...
Omg 10 mins obviously the usual checks but wow super quick smooth from start to...
Steve walker

3 days ago
A perfect helpful little app whe...
A perfect helpful little app where unlimited help is available which makes every...
Adrian Ballantyne


12:31
ANNA
Take photos

Hi, welcome to ANNA. We're here to help with your business banking and admin

We need your number to keep your account secure and we may call you to clarify things as you set up. What's your mobile phone number?

07777777777

Enter your promo or referral code if you have one

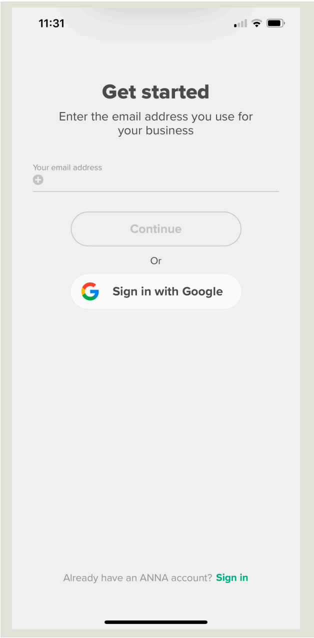
Skip

Okay

Is your company registered with Companies House or are you a sole trader?

I'm a company director

Please take a selfie and a photo of your ID - either your full driving licence or your passport


11:31
Continue
Or
Sign in with Google
Sign in

Get started

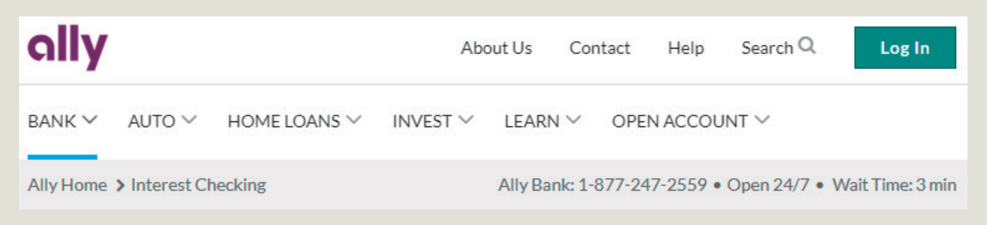
Enter the email address you use for your business

Your email address

Already have an ANNA account? Sign in

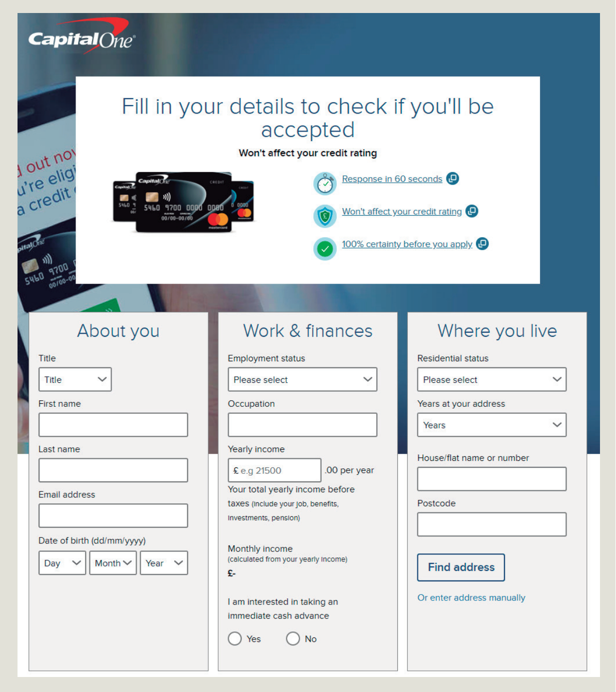
ANNA, Business Banking, UK
Sign up and log in using a Google account.
Also, very simple 'chat' approach to answer questions during the sign up process.

Best of the rest: Examples


ally
About Us
Contact
Help
Search
Log In
BANK
AUTO
HOME LOANS
INVEST
LEARN
OPEN ACCOUNT
Ally Home
Interest Checking

Ally Bank: 1-877-247-2559 • Open 24/7 • Wait Time: 3 min

ALLY BANK, Consumer Banking, USA
Promotes telephone support 24/7 with an indication of the likely queue wait time.


CapitalOne
Response in 60 seconds
Won't affect your credit rating
100% certainty before you apply
Find address
Or enter address manually

Fill in your details to check if you'll be accepted

Won't affect your credit rating

About you

Title: Title

First name

Last name

Email address

Date of birth (dd/mm/yyyy): Day Month Year

Work & finances

Employment status: Please select

Occupation

Yearly income: £ e.g 21500 .00 per year

Your total yearly income before taxes (include your job, benefits, investments, pension)

Monthly income (calculated from your yearly income)
£-

I am interested in taking an immediate cash advance
○ Yes ○ No

Where you live

Residential status: Please select

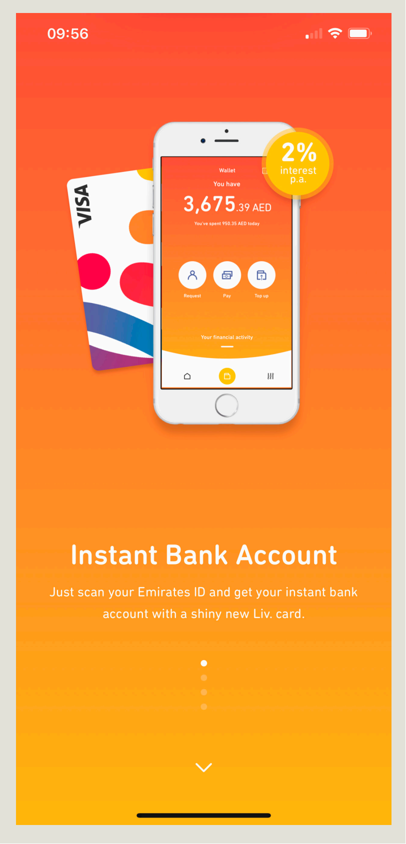
Years at your address: Years

House/flat name or number

Postcode

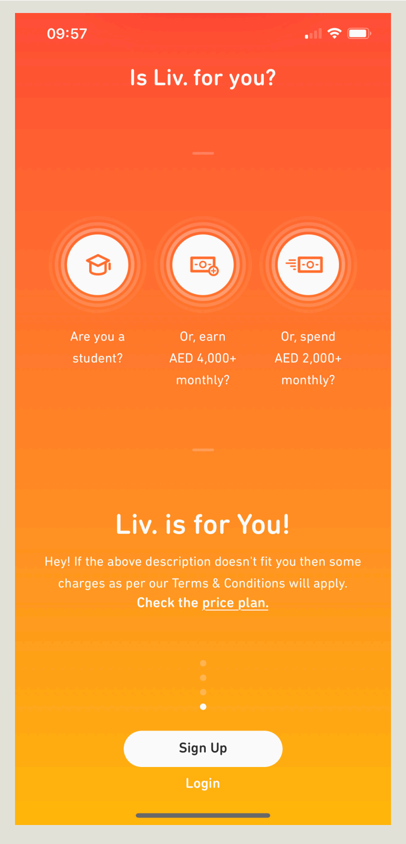
CAPITAL ONE, Credit Cards, UK
An eligibility checker ensures the applicant doesn't waste their time.

Best of the rest: Examples


09:56
VISA
2%
interest
p.a.
3,675.39 AED

Instant Bank Account

Just scan your Emirates ID and get your instant bank account with a shiny new Liv. card.


09:57

Is Liv. for you?

Are you a student?

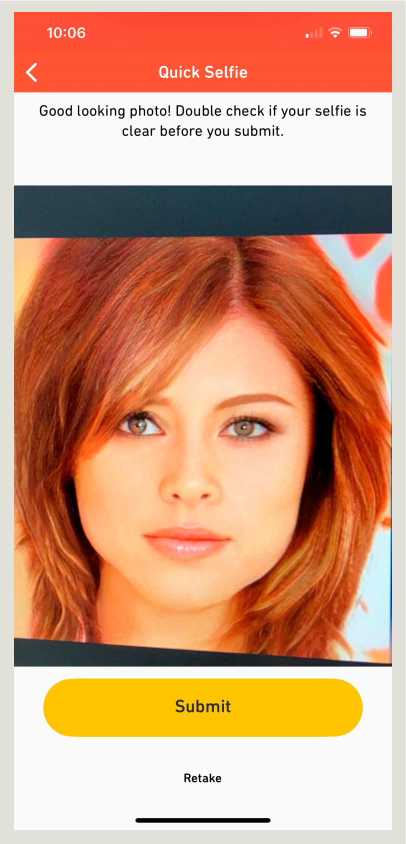
Or, earn AED 4,000+ monthly?

Or, spend AED 2,000+ monthly?

Liv. is for You!

Hey! If the above description doesn't fit you then some charges as per our Terms & Conditions will apply. **Check the price plan.**

Sign Up
Login

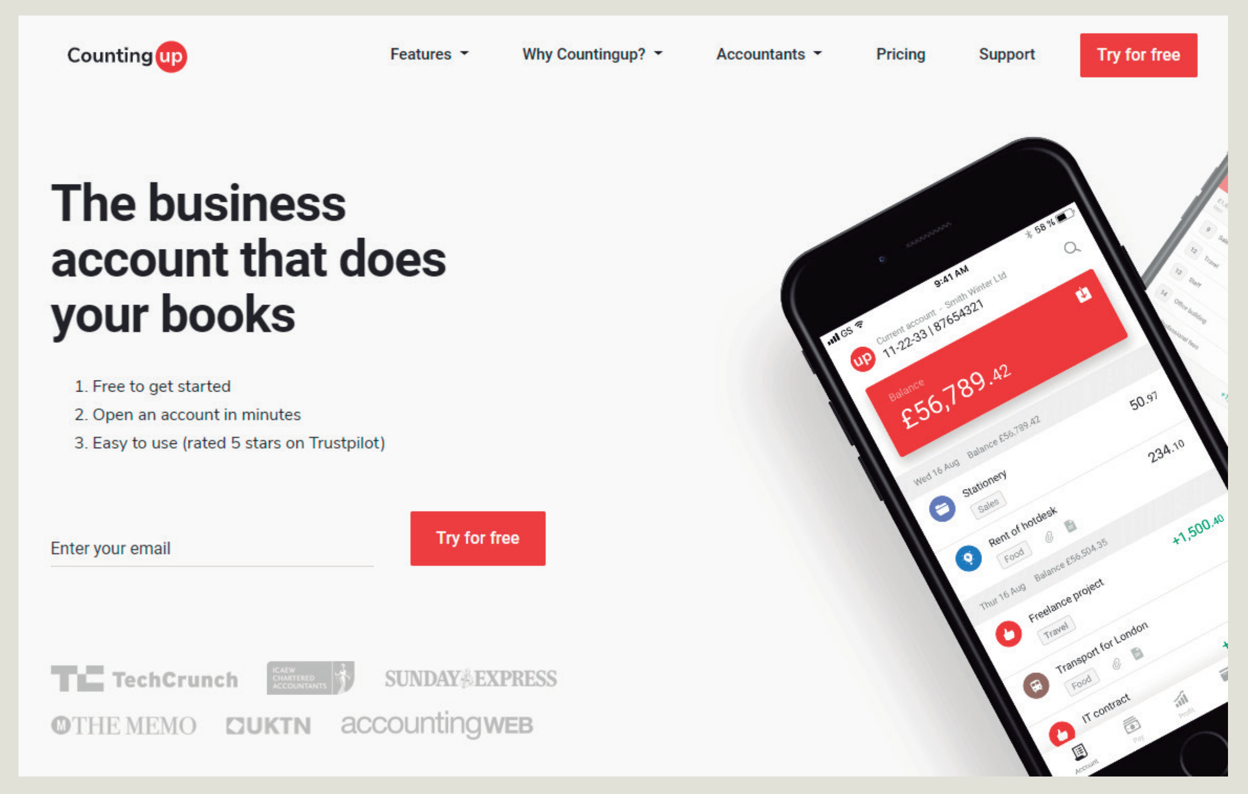

10:06
Quick Selfie

Good looking photo! Double check if your selfie is clear before you submit.

Submit
Retake

LIV. Consumer Banking, UAE
The instant bank account opened by just scanning the customer's national ID card, which is verified through a selfie.

Best of the rest: Examples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Wed 16 Aug
Stationery
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Rent of hotdesk
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234.10
Thur 16 Aug
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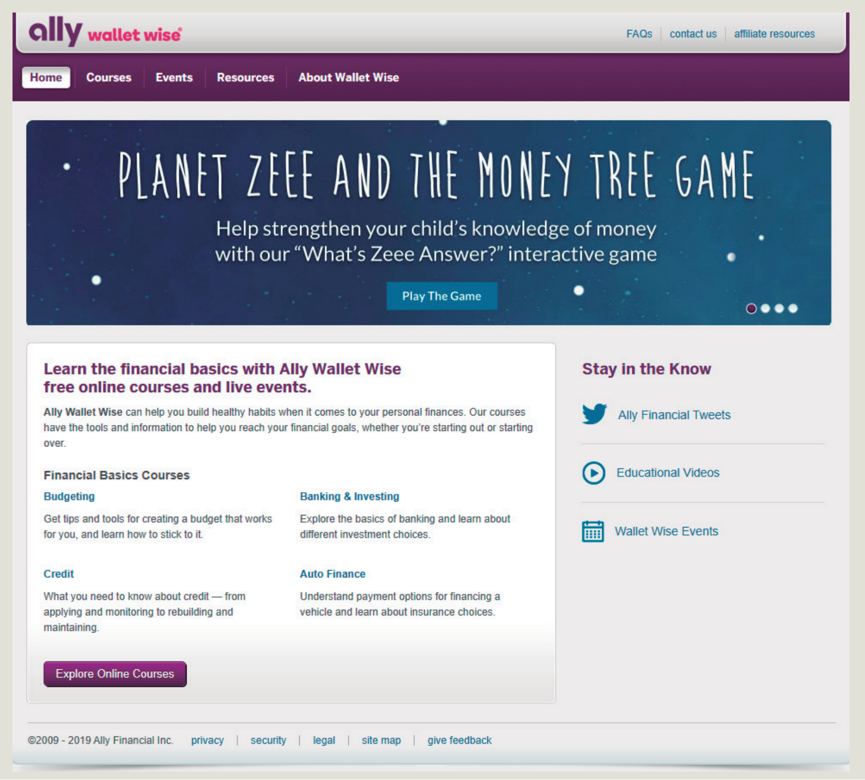
Travel
+1,500.40
Transport for London
Food
IT contract

The business account that does your books

1. Free to get started
2. Open an account in minutes
3. Easy to use (rated 5 stars on Trustpilot)

COUNTINGUP, Business Banking, UK
Integrated business banking and accounting aimed at small and medium enterprises.

Best of the rest: Examples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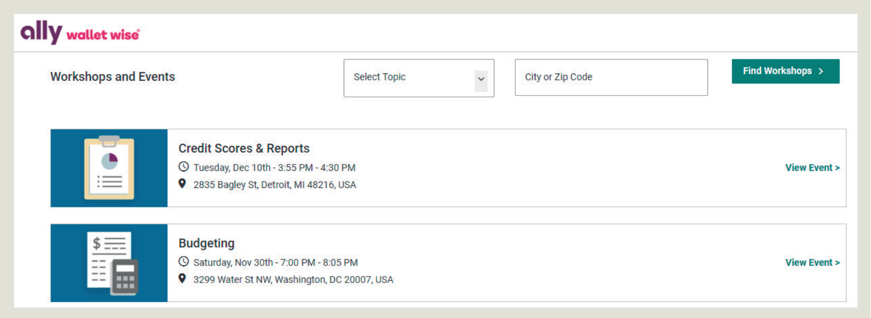
ally wallet wise
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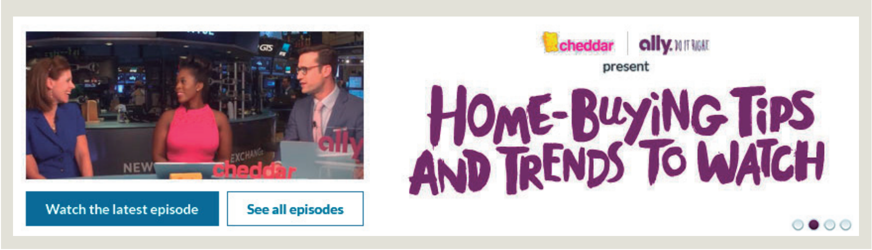
Workshops and Events

Credit Scores & Reports
Tuesday, Dec 10th - 3:55 PM - 4:30 PM
2835 Bagley St, Detroit, MI 48216, USA

Budgeting
Saturday, Nov 30th - 7:00 PM - 8:05 PM
3299 Water St NW, Washington, DC 20007, USA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ALLY BANK, Consumer Banking, USA
Self-help and advice to help consumers understand and manage their money better through videos, events and courses.

Onboarding: How to accelerate transformation

How N5 can help you accelerate transformation of your customer onboarding experience.

Steps to transforming

1. Establish the desired objectives
2. Define how success will be measured, particularly in terms of the customer experience and impact on commercial performance
3. Assess the existing process to establish what's working well and what's not
4. Benchmark against customer and market expectations, best practices and specific competitor approaches
5. Gather inspiration from best practice ideas that are appropriate for the market and customers
6. Recommend feature gaps and opportunities to improve
7. Prioritise recommendations according to fit with the objectives and the ease of implementation
8. Plan development and implementation as a series of agile deployments
9. Trial each deployment with a subset of customers before full roll-out
10. Continually test, learn and refine

How N5 can help

N5 provides technology and services that would accelerate and optimise transformation of your digital onboarding processes, for example:

- **Evaluating your business processes and proposing recommendations for how they could be improved.**
- **Creating a tailored end-to-end digital onboarding solution that follows or surpasses best practice to enhance or replace the existing.**
- **Designing customer-facing screens for web and mobile apps that really engage customers.**
- **Implementing sophisticated technology to enable best practice processes and decisions.**

N5 has unique people talent that are experts in transforming end-to-end commercial processes in financial services and undertake benchmarking assessments and produce recommendations for improvement across customer onboarding, growth and retention.

N5 provides Intelligent Commercial Systematics™ technology designed exclusively for financial services that makes it easy to unlock value by accelerating and optimising customer growth opportunities in this hyper-connected world.

If you would like to discuss how N5 can accelerate and optimise your business processes, please send an email to:
JulianHelpMeWithMyOnboarding@n5now.com
Or scan the QR code on this page.

How to start improving…for free

N5 would be pleased to offer you a free, no-obligation benchmarking assessment of your digital onboarding process and propose initial recommendations for how it could be improved to follow or surpass best practice.

The assessment is undertaken by our experts through remote analysis of your customer-facing digital website and mobile app, which we typically do without having to impact your resources. We score the existing onboarding journey using the N5 proprietary scorecard that evaluates over 100 different customer-facing functionalities to identify areas that are already a good experience, or that could be a better experience for your customers.

The results are then shared with you, ideally by walking through the findings and recommendation with you directly.

To arrange your free, no-obligation assessment please drop us an email to: JulianHelpMeWithMyOnboarding@n5now.com or scan the QR code on this page.

About N5

N5 is a company of experienced banking and IT professionals that have built, exclusively for Financial Services, the most sophisticated, scalable, real-time platform for CRM, sales, risk, collections, service and admin, that enables smarter, faster business intelligence.

N5 makes it easy to quickly unlock the value that mainstream software could not achieve by accelerating and optimising customer growth opportunities. The use of our platform has enabled our several LATAM clients to generate over 20% increases in profitable revenue, step-changes in NPS, and significant reductions in expected losses and distribution costs.

Our aim is to deliver first operational value within 100 days through our unique people talent of end-to-end experts that ensure transformation that sticks.

Our technology fuses proven, state-of-the-art universal integration of data, predictive analytics, decisioning and reporting capabilities that enables a complete view of each customer and their optimised sales and service actions; management of customer strategies, journeys and activity execution; governance and control of end-to-end commercial processes; activity performance monitoring and continuous learning; and supervision of front-line staff activities, time-management and incentives...

...all in real-time and in one, cohesive solution called N5 Intelligent Commercial Systematics.™

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