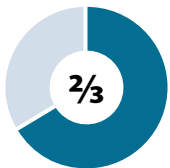# Digital Onboarding at Baloise: Maximum Efficiency and Customer Satisfaction
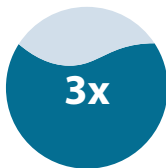
◆ baloise

Baloise transforms new customer onboarding with Axon Ivy: Eliminating paper-based steps and implementing seamless digital workflows makes the entire process faster and more reliable, reduces errors, and increases employee and customer satisfaction.

2/3
Less administrative work

80%
Reduction of error rate

3x
Higher customer satisfaction

Processes / Services
– Guided new customer onboarding
– Customer onboarding via self-service
– Identification processes

User Experience
– Intuitive user interface
– Accelerated turnaround and processing times
– Reduced error potential
– Increased service quality
– Maximum data security
– Independence from service and opening times through self-service

Challenge
At Baloise, new customer onboarding was previously carried out exclusively using paper documents. This led to inconsistencies and incompleteness due to numerous media breaks and manual data entry. The entire onboarding process could take several weeks and required enormous capacities. This not only negatively affected employee productivity, but also led to an unsatisfactory customer experience.

In addition, it was not yet possible for customers to carry out the onboarding process themselves online via the website. They had to appear in person at a Baloise office or use the opening process by mail with a certified copy of their ID.

"The new onboarding process is intuitive and user-friendly. Axon Ivy has enabled us to significantly increase customer satisfaction. The reduction in administrative work enables our employees to focus more on value-adding activities."

Marco Meneghini, Project Manager Digital Processes, Baloise Bank AG

Business Impact
- – Completely paperless process
- – Accelerated onboarding
- – Reduced administration
- – Increased efficiency and productivity
- – Enhanced employee and customer satisfaction
- – Maximum scalability of the solution

Technology
- – Axon Ivy
- – Complete and seamless integration of existing systems:
  - – Avaloq core banking software,
  - – Systems for electronic signatures,
  - – dg archiv (Boss-info or dataglobal)
  - – IdentityBase (GSN)
- – Extended usability of the platform integration layer

Baloise Switzerland
Baloise Bank and Baloise Insurance in Switzerland operate together as a focused financial services provider. Their offering covers integrated solutions for insurance, pensions and asset management for private customers and small and medium-sized enterprises. They are part of the Baloise Group, a European financial and insurance company headquartered in Basel, Switzerland, with subsidiaries in Belgium, Germany, and Luxembourg.

Solution
In order to enable smooth and rapid onboarding, a process was to be created via a fully digital opening line that integrates both guided onboarding by advisors and self-service onboarding for customers. The aim was to automate the processes as much as possible to ensure efficient execution, maximum service and data quality, and compliance with all regulatory requirements. Another important aspect was the creation of a user-friendly backend application that allows questions or problems to be resolved quickly and effectively by service employees. It is also intended to continuously monitor and improve the quality of incoming cases.

Axon Ivy was used to implement a digital solution for the entire new customer onboarding process. The platform automates and controls the process and orchestrates existing systems. The numerous interface connections ensure seamless processing of incoming openings from start to finish. The process includes digital signatures, identification processes and archiving, and ensures maximum security of data and transactions thanks to modern encryption technologies.

Outcome
The new digital onboarding solution leads to a significant optimization of the entire process. Full access to all incoming openings in the customer service backend enables improved response times and service quality. The solution requires only minimal manual intervention, for example to check the quality of the card image. This makes a significant contribution to the efficiency of the onboarding process, resulting in increased customer satisfaction, shorter processing times, and more efficient use of resources.

Self-service offers customers maximum flexibility due to its independence from service and opening hours, while at the same time reducing the workload for employees. Thanks to the scalability of Axon Ivy, further automation projects can be implemented on the platform in the future.