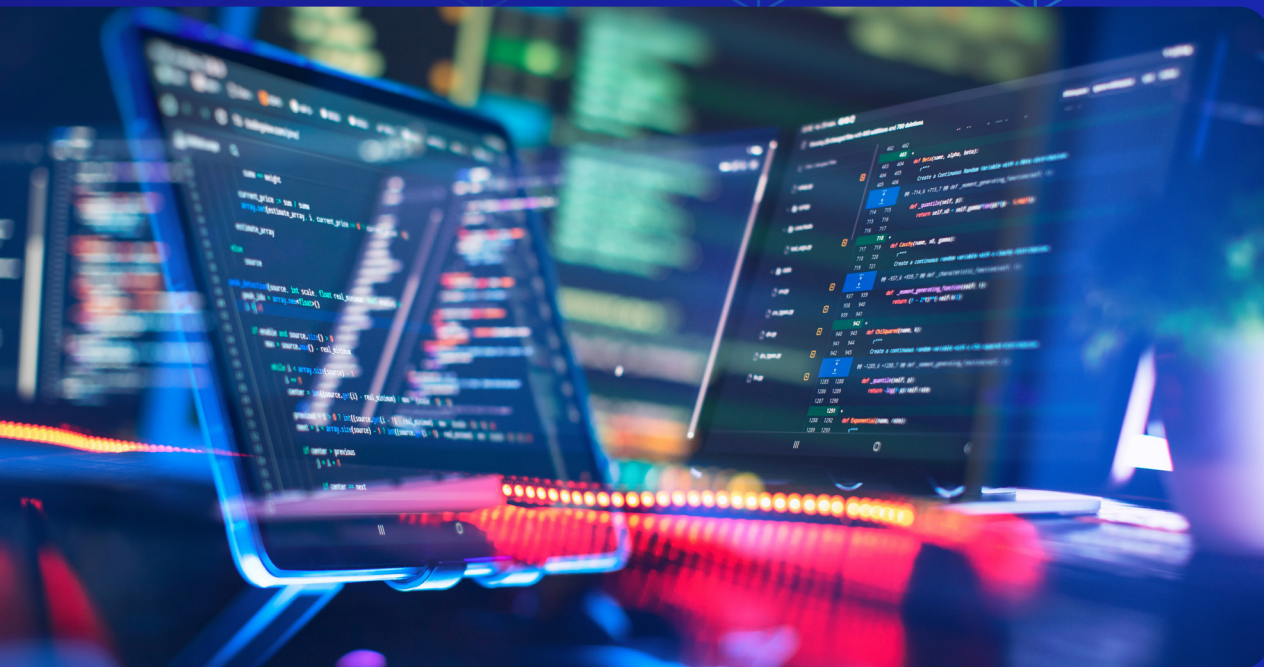# BYTEINK

ByteInk

Digital Onboarding Expert

Accelerate your digital transformation

We believe banks shouldn't be forced to remove all their specifics. With our out-of-the-box platform capabilities, banks can build a modern mobile or web application on top of their core banking infrastructure while retaining their unique offerings.

This allows engineers to focus on delivering differentiating value rather than spending time developing basic functionalities from scratch. The beauty of this platform lies in its ability to support the creation of unique features on top of the existing architecture, using an adaptive and flexible integration layer.

Retail Loan Origination

Seamless digital journeys that drive conversions

Enable retail customers with a fully digital origination experience across personal and auto loans, credit cards, mortgages, and embedded finance. From instant online approvals to real-time collaboration with bank employees, streamline complex processes and boost application completion rates. Leverage pre-filled forms, multi-product offers, and automated decisioning—including pre-qualification—to reduce origination costs and maximize conversion.

Grow your business with lines of credit

- Apply in minutes
- Fully digital process
- Get pre-approved

Apply now

How much would you need to borrow for your car?

€ 50.000

How much would you need to borrow for your car?

€ 50.000

Hey, Giovanni! How are you? Can I talk to you about application CL-988373 please?

10:15

Progress update

Applied — Pre-approved — Reviewed — Approved

Status
Your application is in review, usually we review within 4 business days.

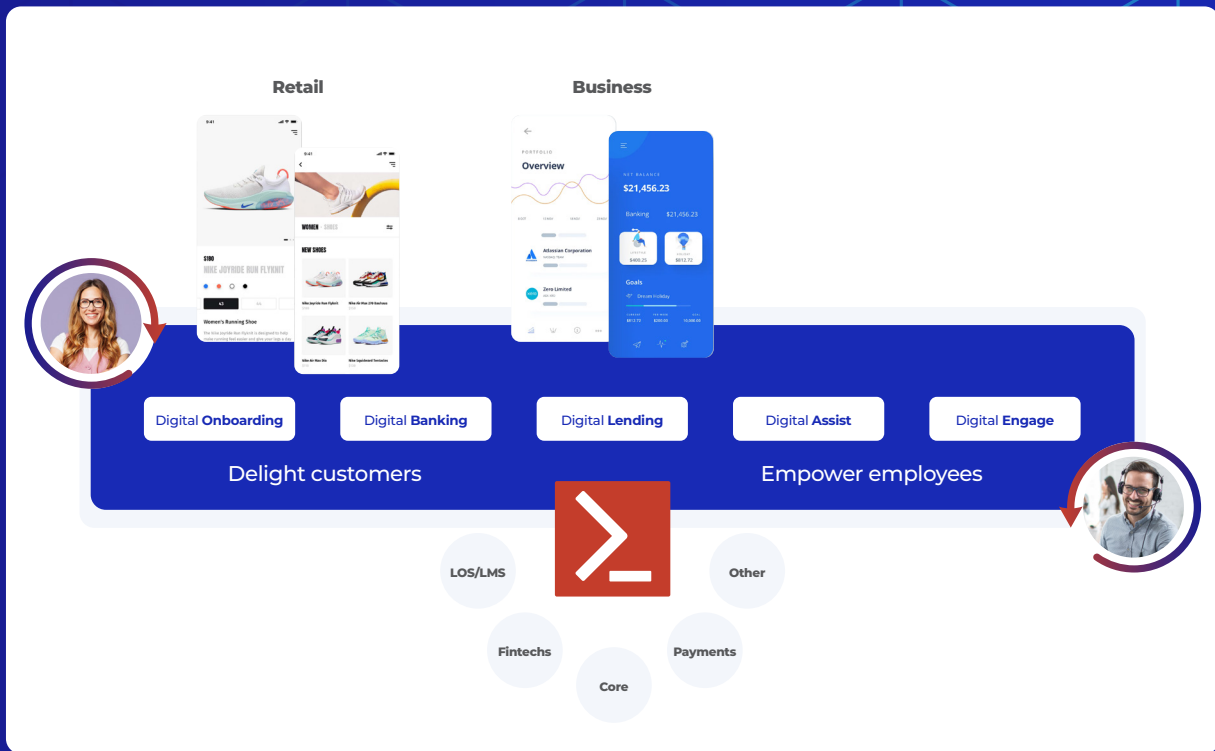Hi, Julia! I'm great thanks, you? Sure, how can I help?

Replay

Small Business Loan Origination

Fast and flexible funding for entrepreneurs

Provide small business owners with a seamless digital origination experience for unsecured loans, lines of credit, invoice financing, credit cards, and more. Automate pre-qualification and credit approvals with configurable rules while streamlining workflows such as financial document analysis, regulatory compliance checks, and credit scoring—reducing origination costs and improving efficiency.

Retail | Business

Digital **Onboarding** | Digital **Banking** | Digital **Lending** | Digital **Assist** | Digital **Engage**

Delight customers | Empower employees

LOS/LMS | Other

Fintechs | Payments

Core

The objective of the whole process is to reduce and almost null any frictions for Customer, making his/ her experience as enjoyable as possible.

Generic high level architecture - Embed

Customer applications
Cross channel responsive webview and native iOS components to to be utilised in Desktop and iOS and Android applications.
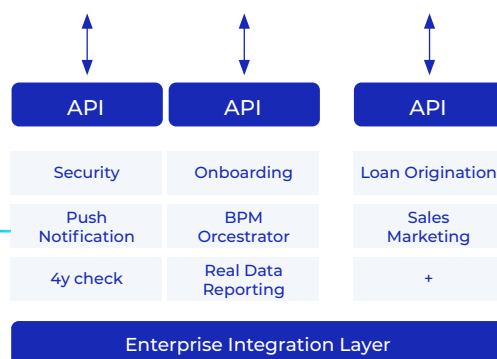
Desktop | **iOS**
Android

Back Office

Back Office web client
Back Office / employee tool for configuration and management of the Digital Investing core services.

API | API | API

Digital Investing
Backend Service to support all aspects of the customer journeys.

Security	Onboarding	Loan Origination
Push Notification	BPM Orcestrator	Sales Marketing
4y check	Real Data Reporting	+

Loosely coupled service architecture
Client API supporting FE channel integration. Highly flexible integration API solution for integrating downstream systems.

Enterprise Integration Layer

Bank's systems
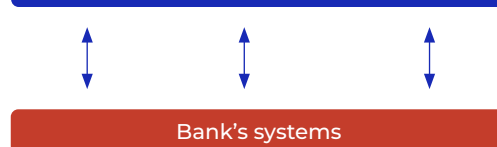
Digital Onboarding

Drive account and loans growth

Discover how we can seamlessly and efficiently onboard new customers. Provide your retail and business clients with an intuitive, fast account opening experience integrated with a streamlined loan sales process.

Kirey Digital Onboarding gives you the foundation to quickly build, automate, and scale digital customer onboarding and digital account-opening solutions. The platform unifies the onboarding and

digital sales operations across channels, from digital to call center to in-branch. It enables you to rapidly launch seamless, best-in-class digital account-opening journeys for customers and employees across all yourmarket segments (consumer and business).

Scope are prospects and existing customer who still hasn't signed the Multichannel related contracts.

Process workflow

The process foresees the fulfillment of an application form using online channel and will be performed through the following phases:

1.

Onboarding discovery & configuration and first registration
Customer explores the main features of Mobile APP and adds some basic information; then, he/ she provides the e-mail, certify the phone number, and sets the PIN and the recovery code;

2.

Customer Identification
Customer accepts Preliminary consents (i.e., Privacy notice, Biometric consent, FATCA/ CRS), scans ID card, performs the selfie and liveness detection for identification purposes, and provides personal data and any additional information necessary to the proof of the identity. Based on this information, internal evaluations are performed by the Bank (i.e., Fraud list query, elProduct and channel eligibility checks).

3.

Consents and questionnaire
If missing or expired, Customer accepts GDPR consents and replies to KYC questionnaire.

4.

Evaluation
The "4 Eyes check" can be performed automatically by the system or at later time by an operator based on the specific case. In case of negative result, Customer will be rejected.
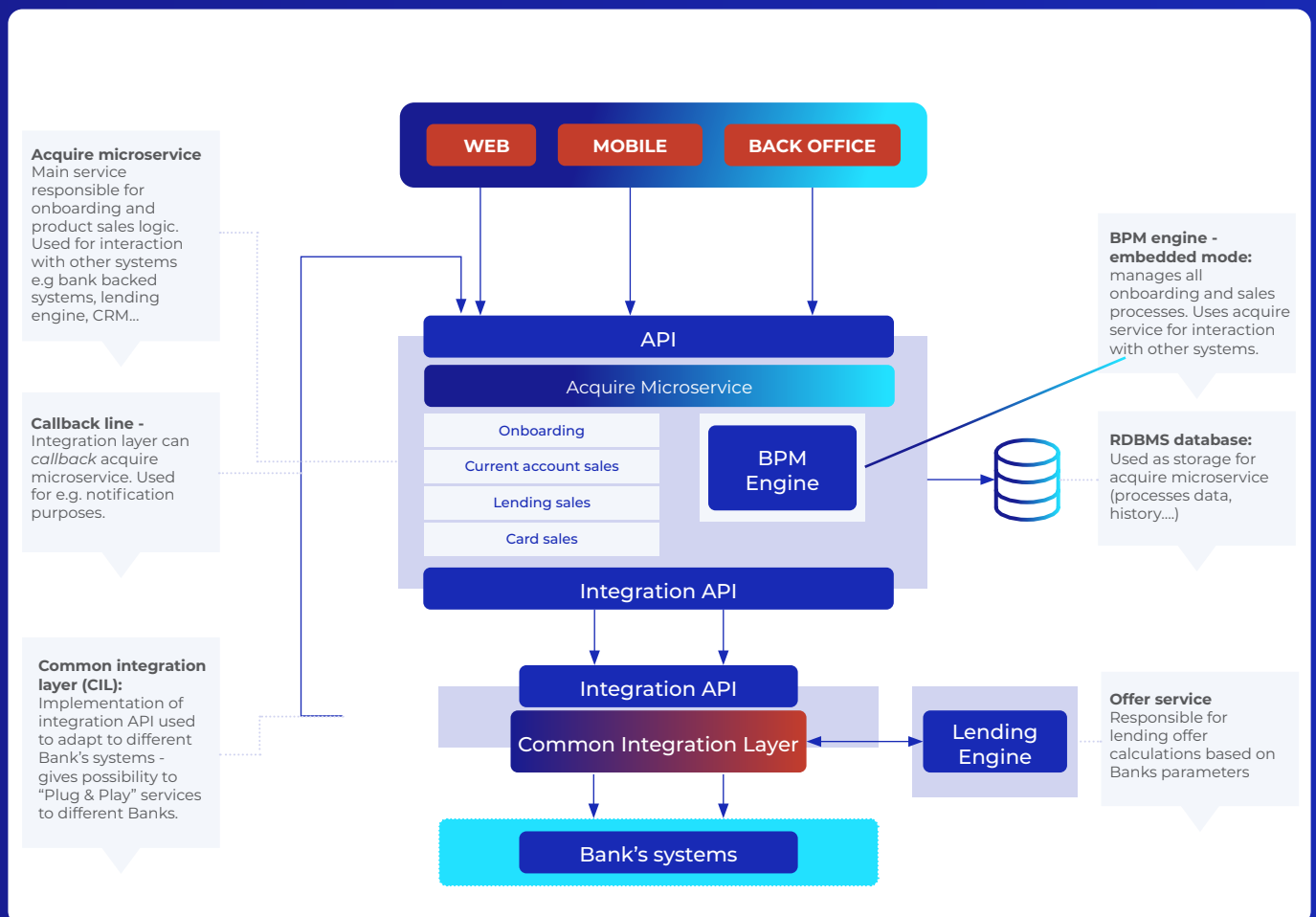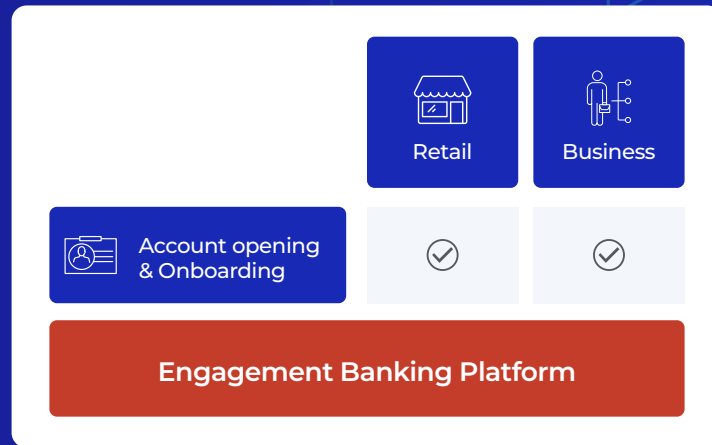
5.

Contract Signature
Customer signs Bank MCH contract completely online by entering the OTP received via SMS;

6.

Process Completion
Customer lands on the welcome page to end the process and can start to enjoy the Mobile APP. Simultaneously, all the documentation is stored securely and could be easily retrieved on Mobile APP in My documents area section

Retail

Business

Account opening & Onboarding

Engagement Banking Platform

WEB   **MOBILE**   **BACK OFFICE**

API

Acquire Microservice

Onboarding

Current account sales

Lending sales

Card sales

BPM Engine

Integration API

Integration API

Common Integration Layer

Lending Engine

Bank's systems

Acquire microservice
Main service responsible for onboarding and product sales logic. Used for interaction with other systems e.g bank backed systems, lending engine, CRM...

Callback line -
Integration layer can *callback* acquire microservice. Used for e.g. notification purposes.

Common integration layer (CIL):
Implementation of integration API used to adapt to different Bank's systems - gives possibility to "Plug & Play" services to different Banks.

BPM engine - embedded mode:
manages all onboarding and sales processes. Uses acquire service for interaction with other systems.

RDBMS database:
Used as storage for acquire microservice (processes data, history....)

Offer service
Responsible for lending offer calculations based on Banks parameters

This advanced biometric technology prevents fraud by blocking spoofing attempts with photos, videos, and deepfakes.

SELFIE

Liveness check, powered by **FaceTec**, ensures a seamless and secure digital onboarding experience by verifying that a real, live person is present during identity verification. This advanced biometric technology prevents fraud by blocking spoofing attempts with photos, videos, and deepfakes. By integrating FaceTec's AI-driven facial recognition, we offer businesses a frictionless yet highly secure way to meet **KYC compliance**, reduce fraud risks, and build customer trust—all while delivering a smooth user experience.

Integrated KYC and AML

Pre-integrated and flexible solutions to ensure regulatory compliance.
Seamlessly implement KYC and AML tools with automated decision-making powered by our orchestration BPM. Alternatively, integrate your existing compliance solutions for a tailored approach.

Fast & Secure Account Opening

Seamless from start to finish: Open and use. Our Digital Onboarding solution ensures a fast, frictionless account-opening experience with high automation.Straight-Through Processing (STP) efficiently captures data and routes decisions to the appropriate back-end system, accelerating onboarding while reducing operational costs.

Loan Origination

Streamline and accelerate your loan origination workflows.
Boost conversions and lower costs per loan application with a digital-first, omnichannel loan origination solution. Provide applicants with a seamless experience, speed up approvals, and expand product adoption across retail and small business segments. To power **orchestration and decision-making**, we utilize **BPM**, enabling a **smart, automated loan origination process.**

Light Campaign Engine

A Light Campaign Advertising engine is designed to optimize and enhance the sales process by leveraging targeted, data-driven ad campaigns. This dynamic approach allows businesses to efficiently allocate their marketing budgets, track performance, and continuously refine strategies to drive better sales outcomes. Ultimately, it simplifies the process of reaching potential customers while maximizing return on investment.

High-performance Security Server

Designed to power **seamless authentication and transaction authorization.** This solution enable **PIN-based login** for secure access while also ensuring **fast, compliant, and fraud-resistant transaction approvals**— enhancing both security and user experience. For the i**nitial onboarding process**, when users receive an **SMS OTP to start their registration**, we are leveraging **Twilio**.