

# Dynamic Onboarding Forms

*Transforming Corporate Banking Made Easy*

Corporate banking onboarding with manual processes, static forms, and complex product configurations can be a mammoth and painful process in the financial sector. Not only is it very time consuming, error-prone and open to compliance risks, but it's also an ever-changing process where new products are launched continuously, new rules created for relationship managers, and the complexity of client requirements can cause massive headaches for the organization.

Our customer, a leading South African bank's corporate and investment banking division, faced a significant challenge in efficiently managing client onboarding processes as the business, its product offerings and client numbers grew.

Originally managing the process manually with static PDFs, the customer was struggling to stay ahead, errors and discrepancies were creeping in, and delayed onboarding was making for unhappy clients and relationship managers.

The customer required an automated custom-built solution to cater for all their corporate banking product needs. More than 7 different banking products containing anything from Account Verification Services, Transaction Information services, and Corporate Payment Systems needed dynamic forms that could adapt based on client configurations.

Forms based on the selected products had to be generated, validated and navigate their way through the approval process before client onboarding could be completed efficiently.

## THE CHALLENGE

The customer required an automated custom-built solution to cater for all their corporate banking onboarding needs. Multiple banking products providing different services, containing anything from Account Verification, Transaction Information and Corporate Payment Systems, needed to be configured dynamically.

Forms based on the product information had to be generated, validated and navigate their way through the approval process before the onboarding process could be completed and client relationships established.

## THE SOLUTION

A comprehensive dynamic forms platform was created using Adobe Experience Manager Forms, featuring intelligent conditional logic and real-time validation capabilities.

Our rapid application development approach was used to develop a highly intelligent form generation engine, which uses conditional logic to display only relevant fields based on product selections.

### THE TECHNOLOGY DIGIATA USED

- Adobe Experience Manager Forms
- AEM Designer
- JavaScript
- Adobe Experience Cloud
- IBM BPM Integration
- Figma (UX/UI Design)

Files containing client configurations are processed through the solution using integration APIs, which allows for seamless connection with existing banking systems. Form generation includes configurable rules for displaying relevant sections based on the type of products selected, client requirements and business configurations. Once all the form logic is executed, dynamic PDFs are generated with pre-filled data from internal systems. Integration with the organisation's workflow management systems provide straight-through processing of approvals once the required validation has been completed.

A fully automated solution with comprehensive audit trails and barcode verification on multiple levels of products, clients and relationship managers providing detailed tracking capabilities underpinned by security and compliance functionality made this solution a phenomenal success.

### THE NUMBERS

**29**

Forms deployed

**7**

Banking products

**6**

Months to production

**1 MONTH**

Average per product

**3-10 DAYS**

Per individual form

### THE DYNAMIC FORMS SOLUTION

A form generation engine for managing dynamic content based on product selections was created, using predefined but configurable business rules and approval criteria.

Our rapid application development tools were used to develop a highly intelligent form engine, which uses conditional logic to generate product-specific forms quickly.

Client configuration data is processed through the solution using integration APIs, which allows for quick and easy onboarding of new products joining the organization's ever-growing product portfolio. Form generation includes configurable rules for displaying relevant fields based on the type of products selected, volumes and client agreements. Once all the form logic is executed, dynamic PDFs are generated with barcodes for tracking. Integration with the organization's workflow management solution provides straight-through processing of approvals once the required validation on forms has been completed electronically.

A fully automated solution with comprehensive reporting on various levels of products, clients and relationship managers providing detailed insights into the organization's onboarding performance underpinned by tracking and audit logging functionality made this solution a huge success.

## THE RESULT

Our fully automated dynamic forms solution provided the client with a configurable, generic and scalable process to onboard any number of corporate clients to their organisation. Workflow processes ensure that consistency is in place and all checks and balances are conducted before approvals and client onboarding are completed. Accuracy and time saved increased this department's turnaround time dramatically.

The solution addressed errors, discrepancies, delayed onboarding and dissatisfied clients, immediately streamlining all processes. The customer has since recorded further growth, and now adds new products and configurations monthly, as well as enhanced features throughout the year. Our solution allows the customer to easily add and integrate new products, client configurations and business rules as needed.

*"The solution provided significant improvements in data accuracy, processing efficiency, and client experience, making onboarding faster and more reliable."*

### ABOUT DIGIATA

Digiata offers end-to-end solutions that cover a wide spectrum of business processes conducted in financial services companies including customer experience, process automation, reconciliation, complex integration, payments and data analytics. We work with mission-critical, high-volume transaction platforms and systems for some of the leading banks and investment managers across sub-Saharan Africa and the UK, combining market-leading software with industry innovation to solve specific business challenges for its clients. Digiata provides the perfect balance between a solution customised to business challenges and environment, plus the speed of implementation and agility of a team of experts who have a powerful toolset to draw on.

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