



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.





THE FUTURE OF

# ACCOUNT OPENING



Hi there! I'm the strategic product manager for **account opening**.

**HALEY WALKER**

Strategic Product Manager –  
Account Opening, CSI

# AGENDA

**01** – Product Gaps

**02** – Recent Improvements

**03** – Upcoming  
Enhancements

**04** – Intake Process

**05** – Future of Account  
Opening

# OBJECTIVE

CSI is committed to bringing **Account Opening** up to market standards by leveraging third parties and partnership agreements focusing specifically on:

- Enhancing the fraud and risk screening process
- Seeking automation opportunities
- Creating a streamlined flow for bankers and your customers

# Product Gaps

## Dynamic Forms - TruStage

- Streamlines implementations
- Adds form customization to banks
- Choice of two form partners

## ID Collection - Persona

- ID collection
- 3-point selfie
- NuFund and Platform efficiencies

## Fraud and Risk

- Device and behavioral analytics
- First and third-party fraud scoring
- Business Account Opening (KYB)
- One-time passcode

# DYNAMIC FORMS - TRUSTAGE

- Seamless Kinective/IMM integration
- Customization opportunity
- Streamlines conversion process for new core banks
- Current banks now have a choice for their form provider
- Overall improved user and customer experience

# ID COLLECTION - PERSONA

## NuFund

- ID will be sent to Persona dashboard and viewable for 30 days
- Reads barcode for superb accuracy
- Extracting data to complete application

## Platform

- Create new CIF with ease
- Ability to send directly to CenterDoc 2.0
- Vision will extend beyond the New Account Console service
- Device Agnostic



# RISK AND FRAUD IMPROVEMENTS

- Identity, Digital and Device scoring metrics
  - Device score
  - Digital score
  - Identity score
  - Two-factor authentication (OTP and email)
  - Document verification
  - TIN verification
- Business Account Opening (NuFund)
  - Tax ID verifications
  - Business and business address screening
  - Owner information cross referenced
  - Website checks

# Recent Improvements

- CRM Integrations
  - Interactions
  - Campaigns
- Automation sending IDs to Centerdoc 2.0
- ACH Funding CDs within NuFund
- Creating a CIF with no defaults
- APY clarification

# Upcoming Enhancements

- Bypassing defaults when adding an existing customer
- Auto-enroll platform sessions into digital banking
- Ability to auto-open NuFund sessions
- Submit NuFund sessions in any status
- New Queue within NuFund Sessions
- View ID within New Account Console



# Intake Process

 Research the Market

 Plan Carefully

 Design

 Distribute in Time

 Promote the Product

 Support Internal and External Customers

# Future of Account Opening

## Current Solution:

- Fill Product Gaps
- Improve UI

## Using Partnerships:

- Add workflow options
- Push towards a single solution
- Elevated experience
- “Buy, Partner, Build”

# Q&A





## Contact **Info**

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THANK YOU!



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