



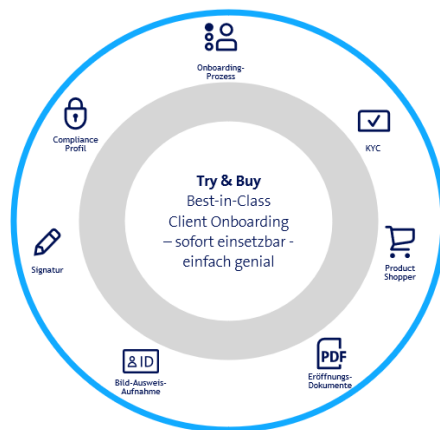
Looking to try out Client Onboarding for a limited period? Now you can with Try&Buy! Easily select banking products and services, as with a shopping platform, and add them to your cart. Once you have given your digital signature, you have access to your personal account and selected banking services. On a self-service basis as well as within the bank branch. For a thoroughly modern customer experience with **Client Onboarding Try&Buy (T&B)** from Swisscom.

Want to impress your customers during the onboarding process and use digital banking solutions that are intuitive, innovative, omnichannel and quick to go live?

Client Onboarding Try&Buy (T&B) from Swisscom enables you to provide your new customers and employees with seamless, end-to-end client onboarding for 3 months. It includes guidance through the entire process from registration to identification. The new customer (Self Onboarding, SOB) and/or employee (Client Onboarding, COB) enters customer data, including KYC, in a structured way, selects the product/bundle, prepares the necessary account opening documents and, if applicable, creates the compliance profile. In branch-based onboarding, it is the customer advisor rather than the new customer who enters the relevant data, selects the products/bundle based on the customer's wishes and completes the identification process for the new customer. The new customer signs the prepared account opening documents. Completely paperless for a modern, emotive customer experience. It offers impressive advantages for banks because customer accounts are opened far more efficiently and there is a reduced risk of error. The advisors also have more time to focus on the essential task of supporting the new customers.

Your advantages with Client Onboarding Try&Buy

- **Try&Buy model**
 - Working client onboarding tool with minimal parameterisation (CI/CD with logo/colours, product universe, KYC and account opening documents)
 - Non-binding, 3-month use for a one-off setup fee
 - 100 onboardings included
 - T&B will be discontinued after 3 months of use with no contracts concluded, and all data will be deleted
- **Easy to deploy**
 - Access online or from the employee's workplace for in-branch onboarding (COB for customer advisors)
 - Integration with customer's website (self-onboarding)
- **Try it and see**
 - Branch-based and/or self-onboarding for natural persons in 3 languages (German, French, English)
 - Ready-to-use workflow with
 - fast registration
 - product selection using digital product shopper
 - KYC questionnaire
 - MRZ identity document verification and prepared compliance profile
 - onboarding audit trail
 - transmission of collected data/evidence
- **Options**
 - Increase in number of onboardings
 - Connection of test functionalities
 - OID (online identification)
 - Digital electronic signature
 - PEP check (Pythagoras as a Service)
 - Connection of core banking system, archive, account opening documents in e-banking
 - Use of a software robot (RPA) for the accompanying automatic creation of customer, account, cards, contracts etc. in the core banking system
 - Expert advice on customisation of the onboarding process and/or business and compliance regulations





Facts & figures



Try&Buy services

Modular extensibility

Client Onboarding Try&Buy is initially deployed as a standalone service. After the test phase, it can optionally be used as follows:

1. Integrated within a core banking system
2. As a managed application (AO/AM by Swisscom, operated by bank/third-party provider)
3. On the Swisscom Banking Platform (aaS model with the option of additional managed services)

Customer segments and products

- Client Onboarding Try&Buy offers the same multi-channel customer experience as retail shopping platforms, which your customers have long been accustomed to
- Your customers can configure your basic products in a clear, straightforward manner in a configurable product shop with shopping cart functionality
- Try&Buy covers your typical basic products, including different account types, major credit/debit cards and e-banking options
- It also supports product packages (sets) as well as product versions for children, young people or students

Comprehensive business and compliance regulations – parameterisable

- Try&Buy includes regulations governing customer restrictions, product suitability and document logic, which can be supplemented individually after contract conclusion
- All relevant compliance requirements concerning FATCA, AEOI, VSB as well as money laundering topics such as PEPs, risk criteria, GmeR and KYC are covered
- Adjustments can be made in the Try&Buy model configuration for a fee or in the project after signing the contract; i.e. no programming is required

Omni-channel support

- Processes can be performed by your customers over various channels
- The opening of a customer account can be started, for example, in self-onboarding (app or browser) (up to the identification stage, after which the channel changes to the branch or use of an existing OID/DIS) and seamlessly completed with the employee in the branch

Automatic scanning of ID card data

- For personal identification in one of your branches, the machine-readable ID data (MRZ) is scanned automatically and compiled transparently for your customer and the customer advisor.



The details in this document do not constitute a binding offer.
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Try&Buy options

Increase in number of onboardings

- There is an option to increase the number of onboardings for the Try&Buy phase
- It is not possible to extend the Try&Buy period

Sanctions list and PEP (politically exposed person) checks

- As an option, Try&Buy can perform automatic money laundering checks to facilitate the swift establishment of a business relationship
- In the event of a PEP hit, the cause of the hit is documented
- Potentially higher risk customers are identified at an early stage and documented on the basis of the risk

Integration of Swisscom identification and signature services

- Try&Buy self-onboarding can be made end-to-end with an identification and signature service
- Swisscom recommends online identification with the advanced electronic signature

Integration with the core banking system

- As an option, Try&Buy can be connected to your core banking system using established integration plug-ins, thereby ensuring compatibility with the bank's ecosystem

Integration with peripheral systems/external services

- As an option, Try&Buy can be integrated with other bank-specific peripheral systems and/or external services using suitable integration plug-ins (e.g. Output Management, Archive, UVM etc.)

Account opening documents in eBanking

- As an option, Try&Buy can transfer the account opening documents to eBanking for customers to store and display there



Optional consulting and customer-specific additional services

Customer-specific process enhancements

- For Try&Buy or after conclusion of the Client Onboarding contract, customer-specific process enhancements can be added for all modules, e.g. coverage of the entire compliance process (including dossier)
- Any desired non-CLM processes can be implemented on the modern Business Process Engine

Technical and implementation consulting

- Swisscom offers comprehensive technical and implementation consulting for client onboarding and implementation thereof.