To-Be Process Flow – Mobile Banking App Onboarding

1. Objective

The To-Be process flow represents the redesigned onboarding journey for existing bank customers using the mobile banking application. The goal is to reduce drop-off rate, minimize manual effort, and improve user experience while maintaining compliance and security standards.
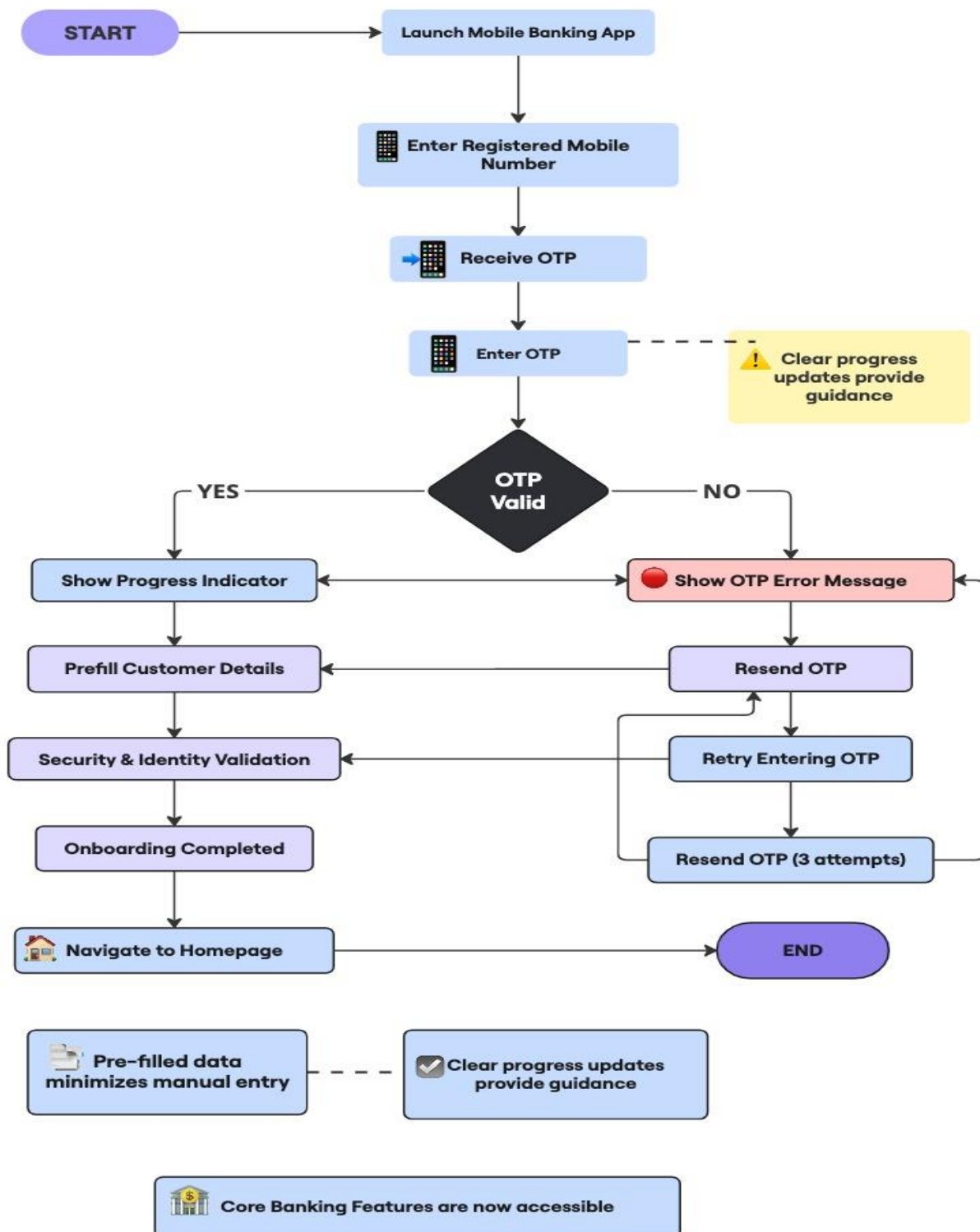
2. Scope Clarification

This redesigned process applies only to existing customers whose KYC records are already maintained in the core banking system. Full KYC re-submission is not required during onboarding.

3. High Level Process Overview

The improved onboarding process introduces structured OTP validation with retry and resend logic, progress visibility, automatic data prefill, and seamless navigation to the application dashboard upon successful registration.

4. To-Be Process Flow Diagram

To-Be Process Flow - Mobile Banking App Onboarding

START → Launch Mobile Banking App → Enter Registered Mobile Number → Receive OTP → Enter OTP

Clear progress updates provide guidance

OTP Valid

YES → Show Progress Indicator → Prefill Customer Details → Security & Identity Validation → Onboarding Completed → Navigate to Homepage → END

NO → Show OTP Error Message → Resend OTP → Retry Entering OTP → Resend OTP (3 attempts)

Pre-filled data minimizes manual entry

Clear progress updates provide guidance

Core Banking Features are now accessible

5. Key Improvements Over As-Is

As-Is Issues	To-Be Improvement
OTP	Retry + resend + attempt limit
Visibility	Progress indicator
Data Entry	Prefill from core banking
Completion	Confirmation + redirect

6. Business Outcomes

- Reduced drop-off
- Faster onboarding
- Improved user trust
- Controlled validation