



Transform digital business account opening with FullCircl and Aicura

Quickly and cost-effectively transform digital account opening by incorporating real-time data and company intelligence into your website and customer applications.

Opening a business account through digital channels still causes challenges to account providers, as well as friction and poor experiences for customers. Faster, more efficient, and innovative banking applications have the potential to make banks and financial institutions more competitive. And yet, for the 3,500 businesses opening accounts every month, each can expect an average wait time of six weeks. FullCircl have partnered with Aicura to provide fast and cost-effective integration of real-time data insights on every UK and Irish company into websites and applications to help transform the corporate digital banking experience.



How does this partnership help customers?

Instant reduction in account opening time from 6 weeks to just 1-2 weeks. Customers are guided through a digital journey to open their account based on the most accurate data, automatically surfaced at the point of need. The Customer can be confident the Bank have their up to date data and be sure that sales prompts and business decisions (e.g. lending decisions, payment approvals etc) are based on accurate data.



Faster decision-making

Access up to date, standardised data to pre-qualify new business customers quickly and at scale



Reduce manual efforts

Save time and cost by taking the heavy lifting out of the collection customer data



Reduce onboarding frustrations

Seamlessly gather all required, KYC, AML, and credit information in one automated process



Maintain control

Stay one step ahead of customer changes as they occur, and take actionable remediation steps



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How does this partnership help clients?

Clients can quickly and cost effectively launch online account opening. The process will align with all relevant KYC/AML legislation. A full audit trail of the Customer data and decisions is maintained allowing the Bank to demonstrate they are in complete control.



Why Aicura?

Aicura is a trusted systems integration partner with a vast track record of helping banks, financial institutions, insurers, retailers and intermediaries create and execute their digital transformation objectives by connecting them with leading fintech partners. Aicura are very easy to work with and will work with you using an agile delivery approach to ensure your requirements are met quickly and cost effectively.

Sources:

1. [The State of Digital Account Opening Transformation](#)

90%

Of FSIs state that automating digital account opening is a priority

80%

Of FSIs identify improving customer experience as #1 objective for account

60%

Of FSI want to improve how they acquire new customer digitally

What are you waiting for?

Contact us today to discuss how we can help you engage the right business customers, onboard them quickly and keep them for life.



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