



Frictionless Onboarding: Document Automation in Retail Banking

Foreword

Retail banking has entered the era of instant expectations. Customers compare banks not to other banks, but to digital-first experiences like Amazon and Apple. Yet, despite investments in digital forms and portals, onboarding remains a bottleneck. Branch visits, manual document uploads, and post-submission verification continue to slow the customer journey.

This booklet explains how embedding document automation directly into your Salesforce environment can eliminate friction, improve accuracy, and create a unified customer experience. All while maintaining full compliance.

The Hidden Friction

The front end of banking looks digital, but behind the scenes, legacy processes still dominate. Applications trigger manual KYC checks, repetitive data entry, and inconsistent document handling.

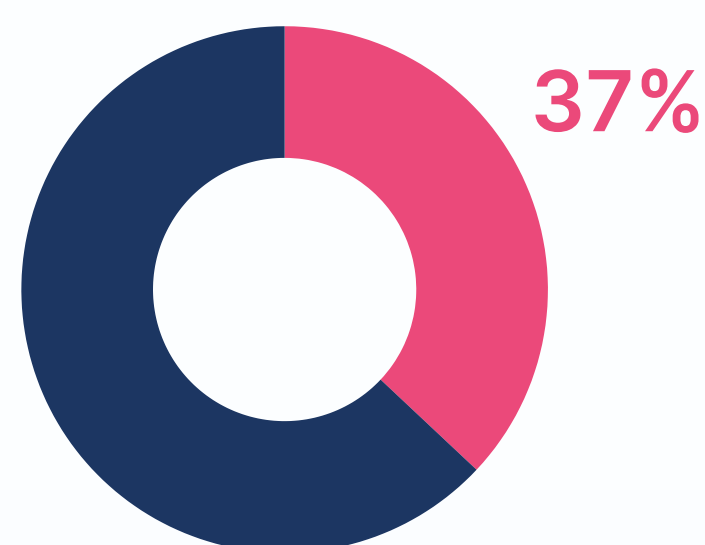
When each step is disconnected, the customer feels the lag. In retail banking surveys, 37% of customers abandon account applications because the process is too cumbersome, and 70% value a truly omnichannel experience when choosing a primary bank.¹

These numbers underline the opportunity for streamlined, automated workflows.

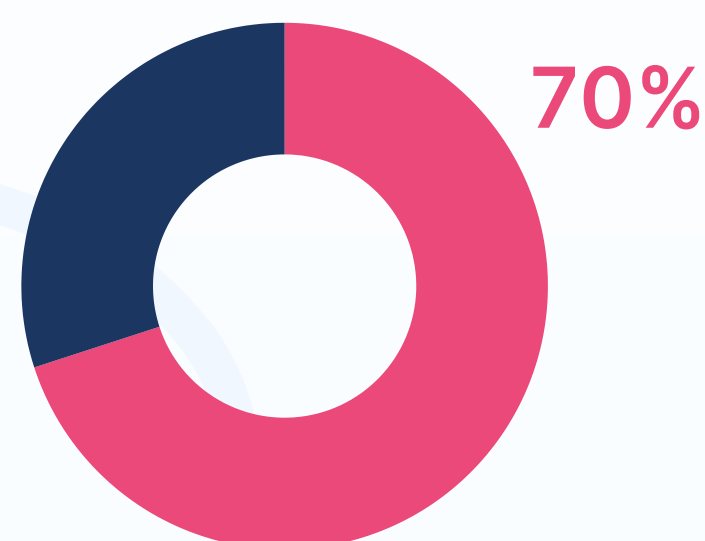
Many banks that have invested heavily in Salesforce for a 360-degree customer view still find this document friction creates a lag. The data is in Salesforce, but the documents are not. (Banks that solve this see massive gains: one Salesforce case study reported a 79% increase in customer satisfaction.)²

1. Source: SBS Software, "7 Ways Banks Can Improve Customer Onboarding", 2024

2. Source: Cyntexa, "Increase ROI with Salesforce Financial Services Cloud" Case Study



Abandoned customer account applications



Customers value a truly omnichannel experience

From Paperwork to Platform

The challenge isn't just digital forms, it's fragmented data. Customer information, risk assessments, and disclosures often reside in separate systems. A 2024 Capgemini report on omnichannel experience found that 88% of customers consider a seamless experience as important as the bank's products, yet just 9% of bank executives rate their own digital experience as 'excellent.'

Embedding document automation within Salesforce unifies data and document creation. It leverages your existing Financial Services Cloud data. Every form, clause, and signature is tied directly to the customer record, eliminating duplicate data entry and ensuring consistency across channels.



88%

of customers say a
seamless experience matters
as much as the product

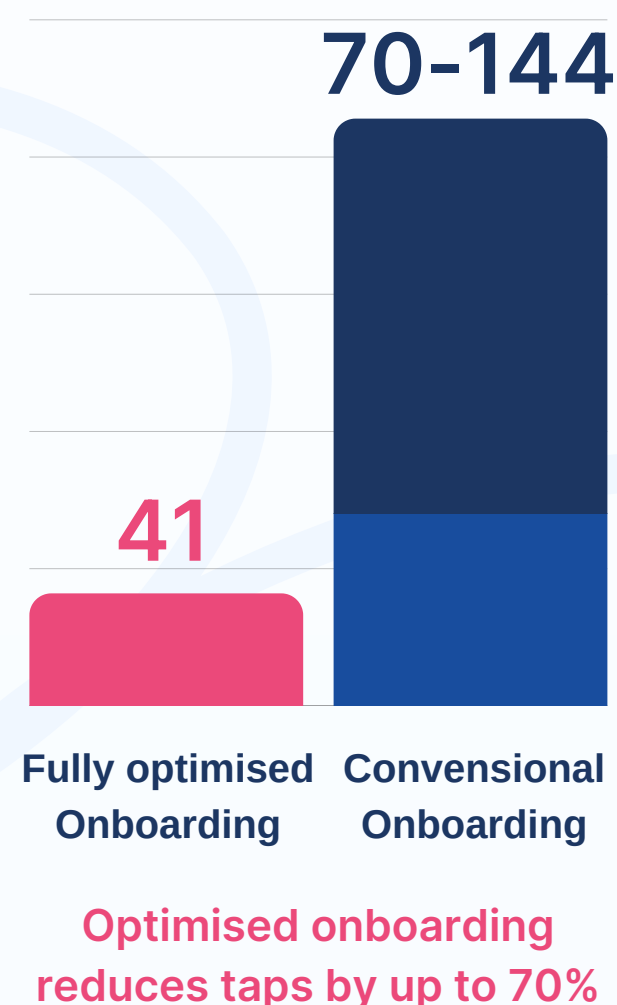
The Experience Benchmark

According to SBS Software (2024), a fully optimized onboarding process can be completed in around 41 taps, compared to 70-144 taps in conventional digital flows.

This sensitivity to speed is critical, as other 2024 analysis shows that customer abandonment rates can exceed 50% if a digital account opening process takes more than three to five minutes. Each unnecessary field or page represents a potential point of abandonment.

By pulling data directly from your Salesforce records, automated document generation reduces customer effort dramatically, creating a faster, cleaner experience.

Modern client onboarding is moving from a high friction, paper-based process to a seamless, digital first experience. This is where your Salesforce ecosystem truly shines. By leveraging Salesforce Experience Cloud (formerly Community Cloud) as a secure customer portal, banks can empower clients to perform self-assisted onboarding, securely fill in information, and upload critical KYC documents. With all data and files flowing directly and securely into the correct Salesforce records, triggering the next steps for your internal teams.



Automating Document Collection

Automating how customers provide supporting materials, identity proofs, income statements, or signatures. This is a primary source of friction; a Fenergo study found that clients are contacted an average of 10 times during the onboarding process and are asked to submit between five and 100 different documents.

Eliminates back and forth communication. A single interface lets customers upload documents, track status, and receive instant feedback. Staff see real-time updates, enabling proactive support instead of reactive correction.

A seamless onboarding process relies on a secure and simple way for clients to provide information. This is a powerful partnership between your systems. Our platform generates the precise, data filled documents required, while your customer portal (like Salesforce Experience Cloud) acts as the secure 'collection' point for clients to upload KYC files and return completed forms. This creates a single, unbroken digital process, with all documents flowing back to the correct Salesforce record.



Automation streamlines document collection through one secure interface

Compliance by Design

Consumer banking requires absolute regulatory consistency across KYC, AML, FATCA, and GDPR. Manually maintaining disclosure templates across regions increases the risk of errors. This risk isn't just regulatory; it's a customer experience problem. As banks tighten automated rules, 2025 analysis shows up to 30% of legitimate customer applications are wrongly rejected due to "false positives," driving away good customers.

By embedding regulatory logic into Salesforce templates, every disclosure and clause updates automatically when compliance rules change. This "compliance by design" approach aligns with Deloitte's Digital Banking Maturity 2024 findings that highlight rule-based document workflows as a key enabler of scale in regulated environments. Regulators don't audit intent, they audit your documents.



30%

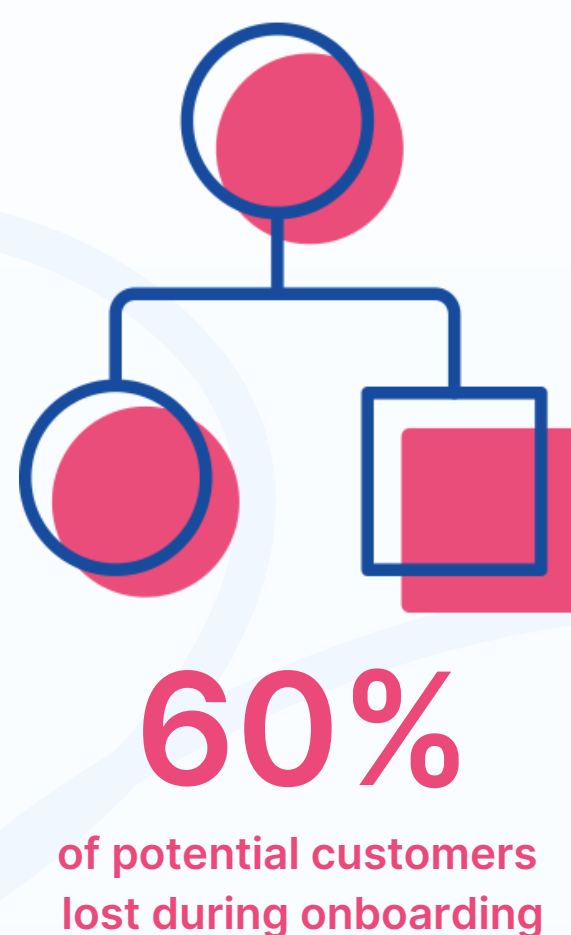
of legitimate applications
discarded due to false positives

The Embedded Workflow

A streamlined onboarding process within Salesforce can follow this path:

- **Salesforce Data Capture:** Customer details entered once, used everywhere.
- **Document Generation:** Templates auto-populate with Salesforce data.
- **Collaboration:** Real-time status tracking and document exchange.
- **Validation:** Automated checks for completeness and compliance.
- **E-Signature & Storage:** Immediate, secure completion and archiving.

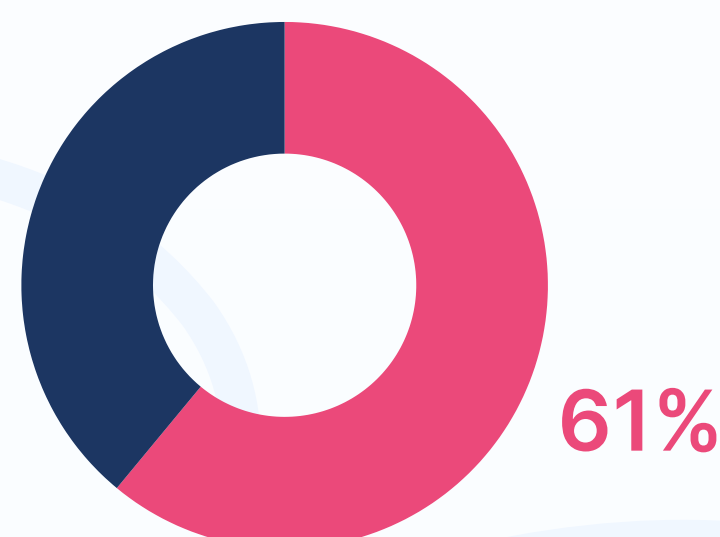
This sequence reduces manual input, shortens turnaround time, and ensures that every record remains fully auditable. This speed is a key differentiator; research from The Financial Brand shows that banks lose an estimated 60% of potential customers during the onboarding process, with abandonment rates exceeding 50% if the process takes longer than five minutes.



Competing on Experience

In PwC's Retail Banking Monitor, 61% of surveyed consumers reported using digital banking services weekly. This frequency highlights how normalized digital engagement has become, and how unforgiving customers are of friction. This is validated by J.D. Power's 2025 analysis, which confirms that "a poor service experience" is consistently a top-three reason why customers switch banks.

By embedding onboarding automation directly in Salesforce, banks can match challenger-bank agility while retaining institutional trust and governance.



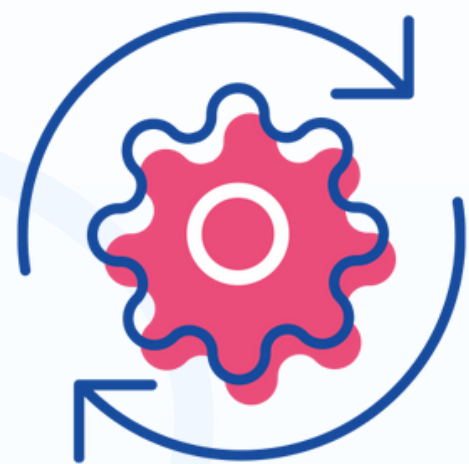
61% of consumers use digital banking weekly (PwC, 2025)

Service friction remains a top-three reason for switching banks.

Intelligence: The Next Advantage

AI enabled automation is beginning to transform onboarding. Predictive analytics can identify missing documentation, anticipate compliance exceptions, and even personalize disclosure packs based on customer risk profile. This makes onboarding not only faster but smarter. Preventing errors before they happen.

The next frontier is already visible. The rise of "Agentic" AI and Salesforce Agentforce promise a future where AI agents can not only generate documents but also proactively manage workflows. This introduces powerful efficiencies but also raises critical questions about data governance, privacy, and security. These are challenges that must be at the center of the conversation as these technologies mature.



The Measurable Gains

Rather than speculative figures, here are verified insights from 2024-2025 public sources:

- Salesforce customer surveys report a **34% increase** in customer satisfaction when processes are streamlined.
Source: Salesforce.com Customer Relationship Survey
- **37%** of customers have abandoned applications due to friction. *Source: SBS Software, 2024*
- **50%** of customers may abandon an application if it takes longer than five minutes.
Source: MX Technologies, 2024
- **70%** prioritize an omnichannel experience in choosing a bank.
Source: SBS Software, 2024
- **Up to 30%** of legitimate applications are wrongly rejected due to false positives in KYC.
Source: Flagright, 2025)
- "A poor service experience" is a **top-three** reason for customer switching.
Source: J.D. Power, 2025
- **61%** of customers use digital banking weekly.
Source: PwC Retail Banking Monitor



Each metric reinforces one conclusion: onboarding is no longer just a process. It's a competitive differentiator. Frictionless onboarding isn't optional anymore. It's expected. Solving this in Salesforce is the key to winning the 60% of customers currently lost to friction.

Final Perspective: Redefining the First Impression

In retail banking, the first experience defines the entire relationship. If onboarding feels slow or fragmented, customers assume the service that follows will be the same. Document automation offers more than operational efficiency, it delivers confidence.

When documents generate instantly, disclosures stay compliant, and signatures happen seamlessly, customers feel that their bank values both speed and security. As industry research shows, consumers already expect fully digital, omnichannel experiences.

Banks that meet that expectation, fast, compliant, and frictionless, will lead not just in satisfaction. But in retention and lifetime value, especially those that leverage their core Salesforce investment to solve it. The goal isn't just faster onboarding, it's building trust from the very first interaction.

