

How Banks Can Streamline Replacement & Additional Card Processes



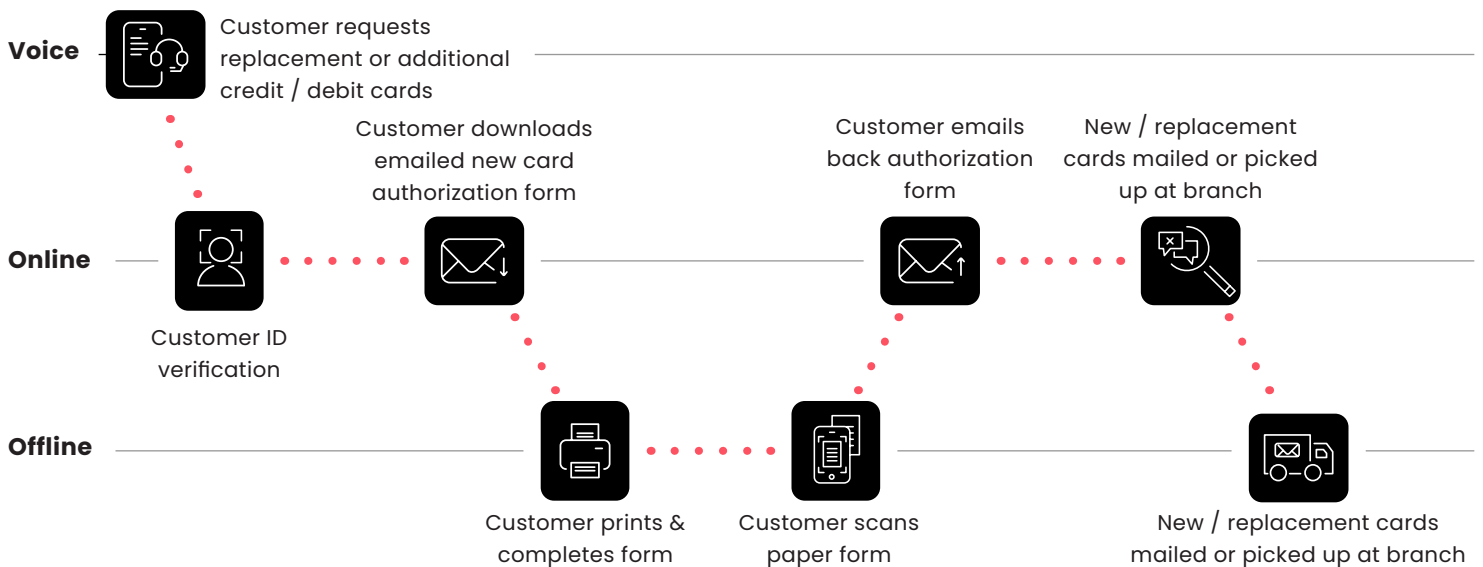
Resolving replacement and additional card requests quickly and efficiently is ever-critical for banks to ensure customer loyalty.

The Problem

Digital Silos & Legacy Processes Create Broken Journeys

Digital silos and legacy processes force customers into a lengthy and broken process. Digitally incomplete journeys often force customers to sign paper forms and verify identification for them and additional authorized users at the branch rather than use the most convenient channel. This prolongs turnaround times and first-call resolution for banks and created friction for their customers, risking damaged NPS or even customer churn.

A typical broken replacement / additional card process



The Solution

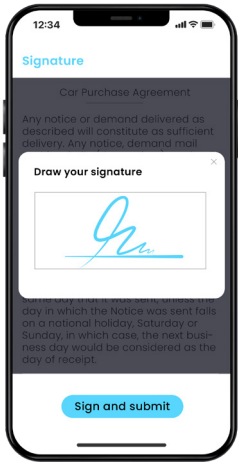
Digitally Complete Every Replacement / Additional Card Process

Lightico's Digital Completion Cloud allows banks to streamline all customer-facing steps in replacement or additional card processes in one seamless workflow. Easily collect digital forms and documents from customers, review authorization requests together in real time, and notify customers on approval. Lightico makes frontend processes more efficient, so banks can minimize back-office work, swiftly resolve requests, and enhance customer loyalty.



Smart and Digital End-to-End Replacement & Additional Card Resolution Workflows

Lightico has re-imagined existing banking processes by allowing employees to visually and collaboratively interact with customers while on a customer call.



Real-time eSignatures

Customers easily provide consent through legally binding, Mobile-optimized eSignatures. Also supports Multi-signatures.

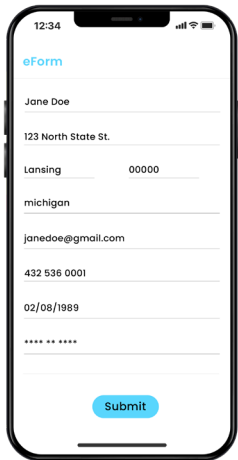
Results: Better compliance, improved NPS.



ID Verification

Verify ID in real-time for KYC and reduced fraud risk.

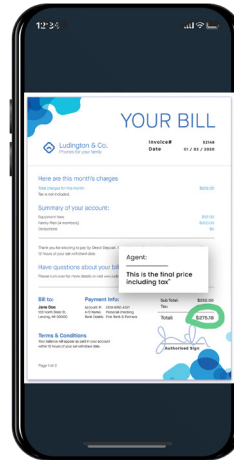
Results: Better compliance, reduced fraud risk.



eForm

Eliminate rework by converting application and ACH forms into smart, intuitive forms with eSignatures.

Results: Better alignment, improved NPS.



Shared review

Customers and agents co-view the customer's request, adding clarity and cementing trust.

Results: Slashed escalation and service-level issues.

The Business Impact

↑ **67%**

Faster Resolution

↑ **25%**

Increased Completion Rates

↓ **60%**

Fewer Touchpoints

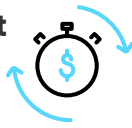
↑ **100%**

Compliant

The Difference of Digital Completion

Resolve replacement and additional card requests faster:

Eliminate rekeying or reworking information that's typical of manual, legacy processes.



Lift Customer satisfaction:

Ensure a headache-free, frictionless experience for greater satisfaction and loyalty.



Ensure Compliance:

Reduce the risk of fraud while maintaining full compliance.



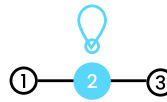
Cut Management Costs:

Slash turnaround time and errors to keep the costs of processing down.



Easily View Claim Status:

View the current status of a request thanks to digitized and synced processes and files.



Strengthen Oversight:

Streamline workflows and see faster turnaround of all issues.



Lightico's Digital Completion Cloud

Lightico's Digital Completion Cloud enables banks to digitally collect all forms and documents required by customers. Digitizing the entire process lets banks resolve replacement/additional card requests quickly, with minimal delay to the customer.

How the Digital Completion Cloud helps banks resolve the entire replacement / additional card process

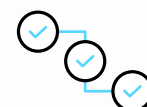
Truly Real-Time

All authorization forms are quickly collected and digitally completed in real time on your mobile phone. By removing the waiting period, costs, frustrations, and turnaround time are reduced.



All In One Place

Banks can manage all customer-facing tasks (including eSignatures, ID verification, document collection, T&Cs, payments) from one system.



Intelligent and Automated

Any business user can design intelligent workflows that automate the full journey and tailor it to each customer or case type, preventing missed steps and silos.



Fully Integrated

Banks get more value from their existing system via pre-built and fully integratable APIs. Enjoy fast time to operations and value with low risk.





START COMPLETING AT THE SPEED OF LIGHTICO

Find out how digitally complete customer journeys will instantly transform your business results

[Schedule Demo](#)

Trusted by Industry Leaders



About Lightico

Lightico is an award-winning SaaS platform that empowers businesses to accelerate customer journeys. With the Lightico Digital Completion Cloud™, companies leverage no-code workflows to collect customer eSignatures, documents, and payments, and authenticate ID in real time — straight from the customer's smartphone. As a result, businesses enjoy faster and shorter sales and servicing cycles, boost NPS, and significantly improve their completion rates.

140 Broadway
New York, NY 10005

Contact Information:
info@lightico.com

