

SHAPING THE FUTURE OF THE VISA SECTOR: INNOVATIONS AND TECHNOLOGY

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In today's digital era, 'at your doorstep' renders differences in location or time irrelevant. Consumers are now even more attuned to digital experiences after a lengthy period of global lockdowns. This has led their expectations to branch out towards two advanced facets of the digital environment: efficiency of customer experience and diversification of technology across services.

Companies within this sector are now pushing to transform their strategies, systems, and processes to efficiently provide for both governments and citizens. According to a study conducted by Forrester Consulting on behalf of KPMG, COVID-19 pushed businesses to focus on creating digital agility, and meeting customers where they are.

The visa sector has accelerated its efforts to stay digitally agile and to align itself to the present needs of the market. Hence, the intent behind adopting digital processes has gradually reinforced from simply trying to stay afloat and developed into a 'sustained growth-mindset' response. Mobile Biometric Service is a prime example of a convenient new online application procedure. Combining functionality with portability and ease, enables customers to complete their biometrics and visa application process at the comfort of their respective homes or offices.

To materialize this growth-mindset in daily operations, companies are expanding their focus on two topics of growth – emerging technologies and innovations, and beneficial partnerships.

Boosting the landscape with emerging tech and partnerships

Technology has not only made processes easy, but also streamlined them. To meet the novel, ever-evolving expectations of the tech-savvy consumer, service sectors have turned to AI and Machine Learning to stay buoyant. Online appointments, mobile biometric services, and

allied contact services are already viable solutions that can be enhanced and made seamless with the help of AI.

Shedding light on some more aspects of AI, innovations like chip technology in face-to-face environments and 3-Domain Secure (3-DS) tools are also potential game-changers.

Let's take, say, shopping. New technologies enable buyers splurging on gadgets or other items to authenticate information in real-time, creating a spontaneous exchange of data between merchants and financial institutions. Solutions like these supplement various Identity Management Services across the globe, aiding processes such as assisted applications and biometric solutions to manage identity, document management, video conferencing facilities and reporting services.

An example of easy-access identification is e-residency digital ID cards offered by the Estonian government. People who avail this ID card can set up a company within a span of 24 hours and run it remotely. Not only that, the IDs also make holders eligible to apply for a business banking account, conduct e-banking, use international payment service providers, declare taxes, and sign documents digitally.

The other aspect propelling businesses in this sector to greener pastures, is the co-strengthening practice of partnerships. Singapore's Knowledge Catalyst, in partnership with BLS, issues HealthCerts, or essentially, digital Pre-Departure Test (PDT) health certificates to travellers who enter and exit Singapore. Issued directly to tourists in the form of a QR code, it makes the verification process carried out prior to granting border access seamless.

A public-private partnership (PPP) model can lead this arena to better outcomes too, diversifying and democratising services for the Indian citizens. Partnerships with the Government of UP (through the Sewa Kendras) and the Government of Rajasthan (through e-Mitra Kiosks) evidently have the ability to uplift communities.

Forging New Links

Bridge the digital gap is a key action area in the Indian context, considering the lack of digital penetration in many of the country's areas. Sustainable financial inclusion via digital routes has proven its worth in benefiting consumers in rural India.

Working actively in this area is Starfin. It runs a

network of customer service centres, providing banking and non-banking services and last-minute connectivity to underbanked rural and remote populations.

Partnering with the government to support digital mission under Ayushman Bharat and the Ministry of Health and Family Welfare, Government of India; BLS has partnered with UTIITSL (UTI Infrastructure Technology and Services Limited) to support e-card printing services. This has made online verification, registration, and validation processes required to avail healthcare services easy and accessible in semi-rural and rural areas.

Last but not least, another potential trend in this regard would be to provide last minute connectivity to e-commerce giants to facilitate e-shopping in urban, semi-urban, and rural areas of India. Through collective efforts with relevant stakeholders, advocacy for digital inclusion can connect India in a democratized fashion; paving the way for consistent accessibility, reducing digital inequities.

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The digitized way

We are already well on our way towards being a constant part of hyper-connected communities. Technology continues to penetrate into remote corners of the world and bring the benefits of innovation to millions. Guarded by ethics and digital responsibility, we can transform traveller's experiences and the industry on the whole by creating innovative services. The pandemic has pointed a new vision for the visa sector – to explore untapped methods of applications and customer experiences. **CR**