



APPFLIX



# MASHREQ BANK CASE STUDY



# APPFLIX & CLIENT HANDSHAKE

**AppFlix** is a **performance-driven mobile user acquisition** network specializing in **CPA-led fintech growth across regulated markets**, with expertise in **event-level optimization, fraud control, and data-driven targeting**.

**Mashreq Bank** is one of the **leading digital banks** in the **UAE**, offering **digital savings accounts, credit cards, and personal loans** to UAE nationals and a large expatriate population, with a strong focus on **innovation and compliance**.

The client partnered with AppFlix to acquire high-intent users, focusing on CPA-based account openings, minimizing KYC drop-offs, controlling fraud, and targeting premium professionals—while scaling efficiently in a regulated market.

# THE CHALLENGE



**1**

## HIGHLY REGULATED BANKING ECOSYSTEM

- UAE banking requires strict KYC and AML compliance
- Verified Emirates ID and multi-step identity checks are mandatory
- Acquisition strategies must be fully compliant and audit-ready

**2**

## COMPLEX ONBOARDING FUNNEL

- Drop-offs occurred across multiple onboarding steps
- Key friction points: Install → Emirates ID scan → Facial KYC → Account Approval
- Each step required high user intent to complete

**3**

## DIVERSE EXPAT POPULATION

- Large expat population requires multi-language communication
- Messaging must be localized for cultural relevance

**4**

## FRAUD RISK

- Risks included device farms, duplicate IDs, and synthetic identities
- Fraud prevention was critical for CPA efficiency and compliance

**5**

## CLIENT PAIN POINTS

- High application CPL
- Low install → account completion rate
- KYC failures affecting approvals
- Challenge acquiring high-income professionals
- Need to control fraud while maintaining scale

# STRATEGY & SOLUTION

1

## AUDIENCE STRATEGY

- Focused on **UAE residents** with strong financial profiles, targeting salaried professionals earning above **10K AED**.
- Prioritized credit-active users across **banking, finance, IT, healthcare, and corporate sectors**.
- Covered high-performing expat clusters (**Indian, Pakistani, Filipino, Arab**)

2

## CREATIVE STRATEGY

- Localized creatives in **English, Arabic, Hindi, and Tagalog**
- Highlighted key offers: **zero-balance accounts, free-for-life cards, fast Emirates ID KYC, and salary/lifestyle benefits**
- Focused on **trust, speed, and premium value** aligned with Mashreq's brand

3

## FUNNEL OPTIMIZATION

- Pre-qualified users before app install to **improve quality**
- Clear messaging on **Emirates ID and facial verification**
- Excluded traffic with high KYC failure rates to **reduce friction and boost approvals**

4

## FRAUD & COMPLIANCE CONTROL

- Multi-layer validation using **MMP tracking, P360 fraud detection, and internal CRM checks**
- Blocked **duplicate IDs, abnormal devices, and repeated KYC failures**
- Ensured **clean, compliant traffic with minimal fraud**

# KPI IMPROVEMENTS

The campaign was optimized for a **Primary CPA event: Approved Account Opens**, supported by **Secondary metrics like KYC completion, approval rate, and cost efficiency**.



**Install → Account Completion:**  
Higher completion rate



**KYC Drop-offs:**  
Significantly reduced



**Approval Rates:**  
Higher from premium-income users



**CPL:** Lower cost for qualified applications



**Compliance:** Strong adherence across all sources



**Fraud Control:**  
Managed through multi-layer validation

The focus remained on **quality account openings, not raw applications**.

# CONCLUSIONS & RESULTS

| Focus Area         | Outcome  |
|--------------------|--|
| Account Growth     | Scaled high-income account openings across the UAE |
| User Quality       | Users met salary requirement (>10K AED)            |
| Cost Efficiency    | Reduced CPL with improved approval rates           |
| Funnel Performance | Strong end-to-end funnel efficiency                |
| Traffic Quality    | Fraud & invalid applications kept minimal          |



## Final Outcome

Through precise **audience targeting**, **multilingual creatives**, **compliance-first optimization**, and **strong fraud controls**, Appflix helped Mashreq scale its digital banking acquisition under a **CPA (Account Open) model**.

The campaign reinforced Appflix's strengths in:

- ✓ Regulated fintech acquisition
- ✓ Premium user targeting
- ✓ Fraud prevention & compliance alignment
- ✓ Sustainable CPA-driven growth