



APPFLIX



المشرق
mashreq

WE MAKE POSSIBLE

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