



Reimagine Customer Onboarding with **Intelligence, Speed, and Compliance**

Accelerate Approvals, Improve Activation, and Stay Compliant Across the Entire Customer Lifecycle.

IDfy's AI-Powered Engagement and Onboarding Platform
Trust Matters.



The Card-Issuing Landscape Faces the Following Challenges Today:



Hidden Affluence & Journey Friction

Limited visibility into customer affluence weakens personalization, card recommendations, and onboarding journeys, leading to higher drop-offs and post-onboarding dormancy.



Manual Underwriting & High TAT

Documentation-heavy processes and limited automation delay approvals and impact customer experience.



Inadequate Risk Signals

Traditional credit checks alone fail to detect fraud, hidden obligations, and behavioral risk indicators.

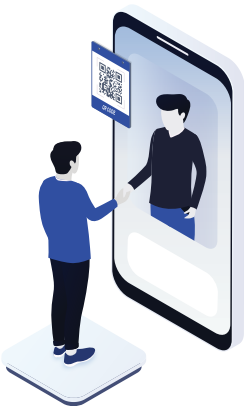
IDfy Delivers an Intelligent, Interactive, and Trustworthy Issuance Suite—Built for Faster Onboarding, Higher Activation, and End-to-End Compliance.

1. Onboarding & Underwriting

Onboard customer and partners 85% faster with 200+ risk signals for underwriting.

Onboard customers and channel partners through a unified, AI-powered platform that combines compliance, underwriting intelligence, and fraud detection.

- **Omnichannel onboarding platform** across DIY, assisted, sales, and DSA-led journeys with embedded KYC, KYB, CKYC, DigiLocker, OVSE, and risk checks.
- **AI-powered decisioning** leveraging alternate risk and affluence signals to recommend the right card product and classify customer risk from Day 0.
- **Transaction Intelligence** leveraging banking and GST data to assess income, obligations, and creditworthiness.
- **Comprehensive fraud checks**, including court records, eFIRs, wilful defaulter lists, and digital risk signals.
- **Partner onboarding and due diligence** for DSAs and channel partners, including KYB and digital CPV with geotagging.
- **Compliance-first workflows** with Aadhaar masking, eSign integration, maker-checker controls, and complete audit trails.
- **Operational analytics** to monitor performance across regions, hubs, and onboarding teams..



2. Activation & Engagement

Convert drop-offs into active cardholders and unlock cross-sell opportunities with AI-driven affluence intelligence.



- **Recover high-value drop-offs** by identifying hidden affluence through banking, bureau, employment, and device signals to re-engage affluent customers abandoning DIY journeys.
- **Enable video-based remote assistance** to help customers choose the most relevant card, complete onboarding seamlessly, and drive immediate activation and first transactions through personalized engagement.
- **Reactivate dormant cardholders** by prioritizing customers with high lifetime value potential.
- **Enable targeted upsell and cross-sell** for premium cards and complementary financial products.

3. Periodic Monitoring & Re-KYC

Maintain continuous compliance with automated Re-KYC workflows and ongoing risk monitoring across the customer lifecycle.



- **Centralized KYC governance platform** to track document expiry, risk classification, and next review dates.
- **Automated re-KYC journeys** that begin with **DIY onboarding** and progressively move non-responsive customers to video-assisted and eventually **in-person channels** through intelligent fallback workflows.
- **Periodic screening of customers and partners** for legal, fraud, and compliance-related risks
- **Trigger-based risk reclassification** based on new signals, behavioral changes, or regulatory requirements.



Integrating IDfy's VKYC API into our PPI onboarding stack has significantly optimized our verification throughput. By leveraging automated liveness detection and real-time data validation, we've significantly reduced our AHT while maintaining strict adherence to RBI's regulatory framework for PPI. The system's high concurrency handling and low-latency performance during peak volumes validated the underlying architecture of the IDfy platform.

Pragati Deep Singh,
Executive Vice President, Issuing Product
Pine Labs Limited





IDfy, The Ideal Partner for Your Onboarding Journey

IDfy is Asia's leading TrustStack, trusted by the best, with global expertise and enterprise-grade tech, we're solving trust challenges, making compliance easy, fraud detection smarter, and onboarding seamless.



Awards & Certifications

50

Technology **Fast 50**
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100
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To know more: Contact alisha@idfy.com or Join our payments community here.

