



Re:imagine Merchant Success with **OnboardIQ** and **OneRisk**

IDfy's AI-Powered Onboarding & Engagement Platform



Market Challenge: Payment Landscape Faces The Following Challenges Today



Experience

Merchant onboarding takes 7+ days - CPV and, MCC assignments delays, and document complexity drive **30% drop-off rates**



Fraud & Risk

The cost of resolving chargebacks or fraudulent transactions is nearly **4X** the actual amount of operational & legal expenses



Low Activation & Churn

Over 50% of QR codes and 30% of card machines in India remain **dormant** or **underutilized**, resulting in lost revenue

IDfy Delivers Intelligent, Interactive, and Trustworthy Merchant Management Suite fully compliant with Master Directions on Payment Aggregators 2025

1. Merchant Onboarding

Onboard Merchants 85% Faster



- **Tailored Experience**
Onboarding as per merchant preference - field assisted, DIY, or remote video assistance
- **Comprehensive Compliance Suite**
Digital KYC/KYB, Aadhaar masking, e-Sign, Geo-tagging & fencing, advanced OCR and liveness checks
- **AI/ML Based MCC Prediction**
Establish line of business with 90% accuracy using a single image / merchant website
- **Contact Point Verification**
Verify business address via physical CPV with our digitized journey. RE's agents, or IDfy's FoS, can use the fully auditable platform with multi-level checks to ensure 100% compliance
- **Extensive Risk Screening**
200+ fraud & risk signals covering AML, UBO, legal records, and shell company flags to conduct antecedent checks
- **Consent Lifecycle Governance**
Onboarding Platform fully compliant with DPDP Act

2. Merchant Monitoring

24/7 Watchlist With Real Time Alerts For Proactive Risk Mitigation



- **Real Time Alerts**
Monitoring for AML, adverse media, blacklists, PEP and integrity signals
- **Business Line Diligence**
Flag MCC changes via business website and shop image
- **Enhanced Due Diligence**
Business communication address verification for watchlisted/risk merchants
- **KYC Governance Platform**
Centralized KYC management with submission tracking, expiry alerts, and full audit history
- **Transaction Intelligence**
Flag missed GST/EPFO filings, CIBIL shifts, MCA income data, bounced cheques
- **Largest Legal History Database**
Industry-wide largest database of 400 Mn+ court cases and e-FIR records
- **Custom Rule Engine**
Configure checks modularly based on merchant's lifecycle stage, risk, total payment values, and other parameters

3. Merchant Cross & Up-Selling

Holistic Merchant Intelligence: Assess Business Share, Uncover Hidden Affluence, & Profile Revenue Risks



- **Detect Hidden Affluence**
Leverage external public and propriety data sources, shop images and website scans with our transaction intelligence platform (TIP) to unlock targeted offers and drive revenue share
- **AI/ML Based Intelligent Underwriting Signals**
Qualify merchants for earlier settlements, working capital loans, and comprehensive checks for entity and individual directors for high ticket loans



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.

Trusted by top fintechs and banks to onboard
8 M+ merchants annually



Awards & Certifications



To know more: Contact alisha@idfy.com or Join our payments community here.

