



**SIGNZY**

# Building No-Code Customer Journeys

for

## End-to-end Digital Onboarding

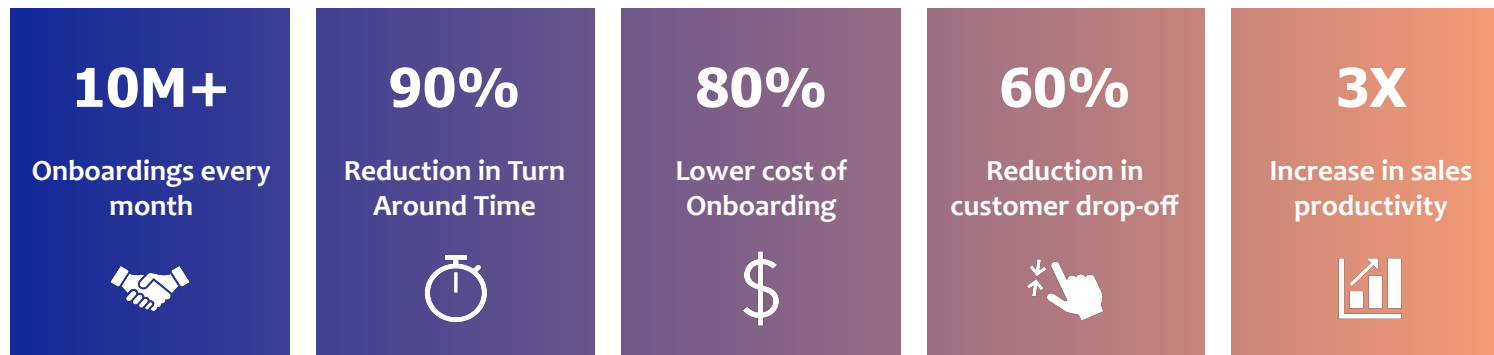


# Signzy revolutionizes the Digital Onboarding

and helps banks build multi-product customer journeys on-the-go without writing a single line of code



## GLOBAL STRATEGIC PARTNERS



### RESERVE BANK OF INDIA

Winner of “Payments Systems Innovation Award” by IDRBT (2016, 2018)

### MEDICI

APAC RegTech Top 7 (2018)  
Global RegTech Top 21 (2018 & 2020)

### IAMAI

Most Innovative RegTech Solution (2022)  
‘Most Innovative Fintech Data Solution Provider’ (2018, 2019, 2020)

### INDIA FINTECH FORUM IFTA

Best Innovation in RegTech (2020, 2021)

### ASSOCHAM ICT START-UP AWARD

Fintech & Digital Payments Award (2022)  
ICT Start-up Award - Digital KYC (2021)

### NATIONAL ENTERPRISE TECH CONNECT

Financial Services Business of the Year 2021

### MONEYCONTROL TECHNOVITI AWARD

Video-based Customer Onboarding for Financial Services (2020)

### MONETARY AUTHORITY OF SINGAPORE

Top 9 Fintech implementation globally (2017)

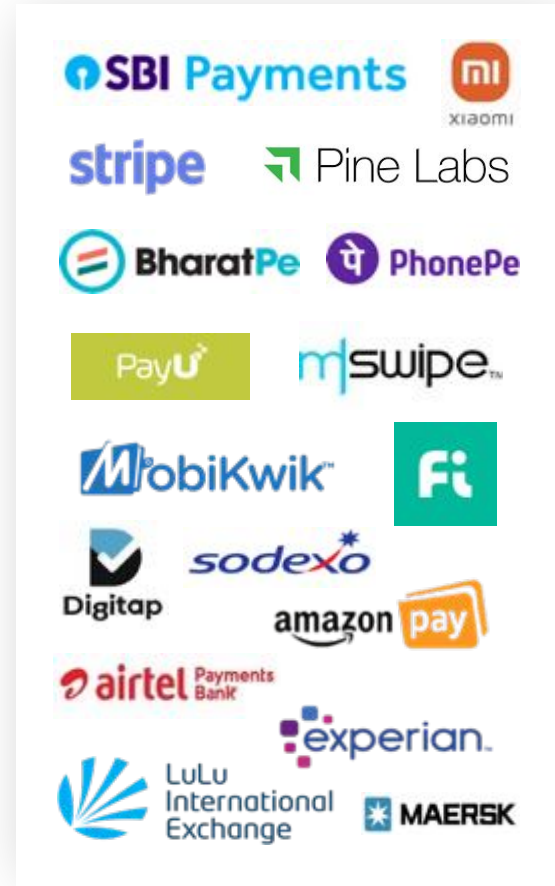


# Customers

across various financial sectors & services



Banking & Insurance



Payments & Fintech

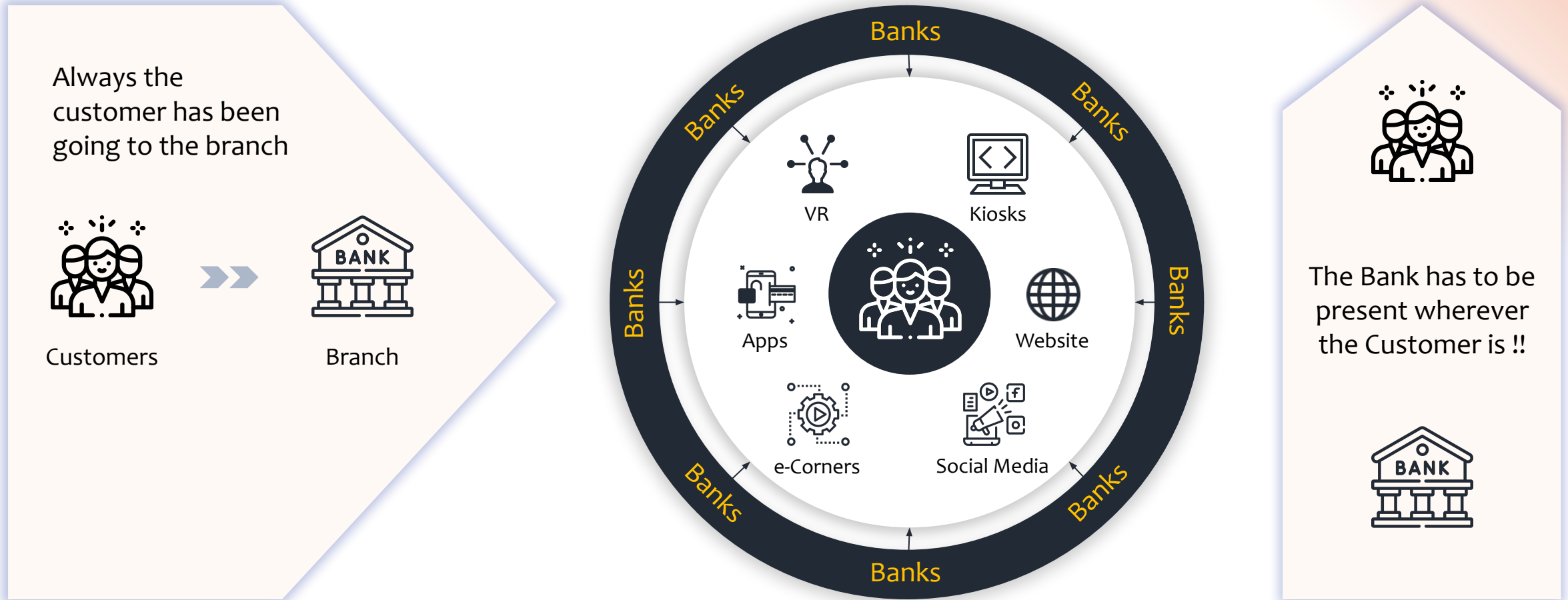


Financial Services



# The BFSI World is seeing a 'Paradigm Shift'

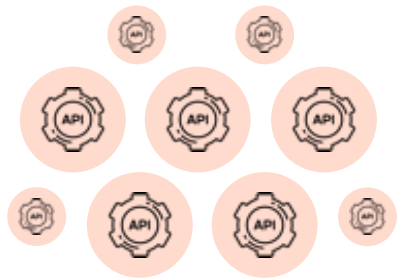
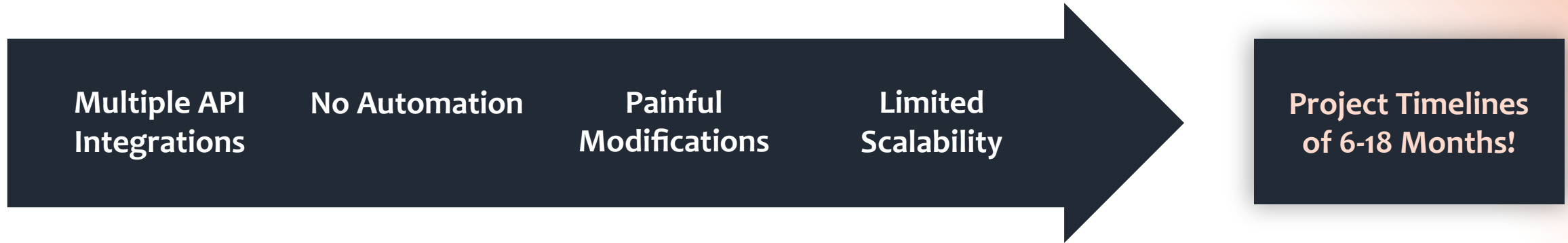
from the traditional approach of 'Branch-based' to 'Customer-led'



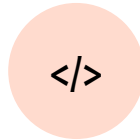


# Current methods of digitizing are Sub-Par

and lack a workflow engine, leading to long development cycles



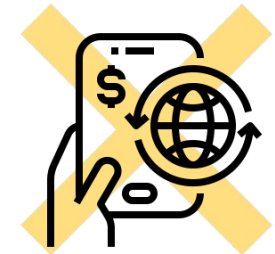
100+ APIs from various sources



Custom Code to Integrate



Create Workflow and Set Rules



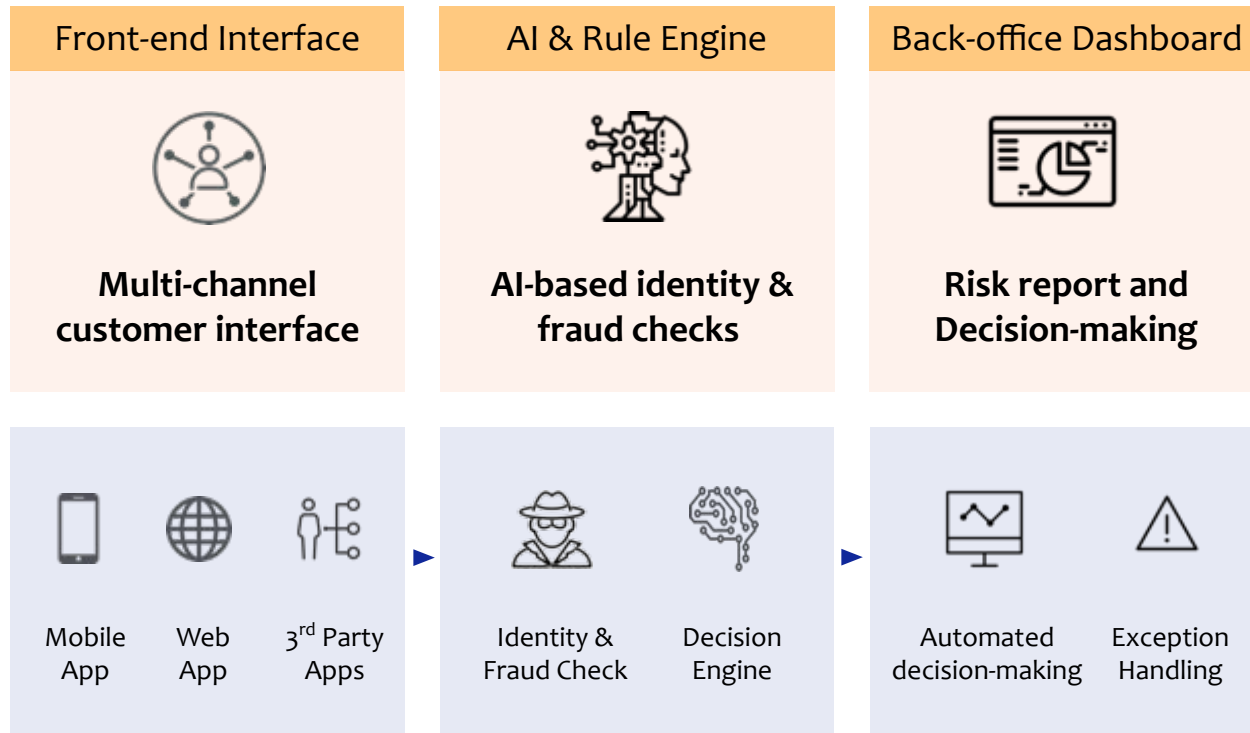
Complex infrastructure with sub-par interfaces



# Signzy's Digital Onboarding Platform

onboards over 10 million customers & businesses every month with 99% success

## SIGNZY'S NO-CODE ONBOARDING PLATFORM



150+ Integrations with Verification Services, Databases, and Legacy Systems









## PRODUCTS









- ❖ Merchant Onboarding
- ❖ Current Account Onboarding
- ❖ Video KYC (2-way video chat)
- ❖ API Marketplace (260+ APIs)
- ❖ Investment Customer Onboarding
- ❖ Individual Customer Onboarding
- ❖ Digital Contracting & Signing



# Multiple Usecases across the Financial space

with 100% compliance to regulations and the changing needs

	Investment Customers
	Credit Cards
	Savings Account
	Digital Wallet
	Forex Cards / Prepaid Cards
	Outward Remittance
	Facial-biometric Checkout
	Life Insurance / Health Insurance

	Merchant Onboarding
	Current Accounts
	SME Loans
	Re-KYC / Re-certification
	Insurance Claim Intimation
	By-now-pay-later (BNPL)
	Branch Automation
	Invoice Discounting



# Pre-integrated AI and Verification Services









makes the platform a one-stop-shop for banking & financial institutions

## Pre-integrated Verifications



.. and 100+ others

## Pre-integrated AI Checks

-  Face-match  
Liveness Check
-  Video KYC  
2-way video chat
-  Digital Forensics  
Photocopy Check
-  Image Quality Check  
ID Card Classification
-  Doc. Verification  
Data Extraction
-  Email Verification  
Domain Check
-  Digital Signing  
Email Signing
-  Geo-location check  
VPN Check

## Integration with Legacy Systems



.. and 100+ others





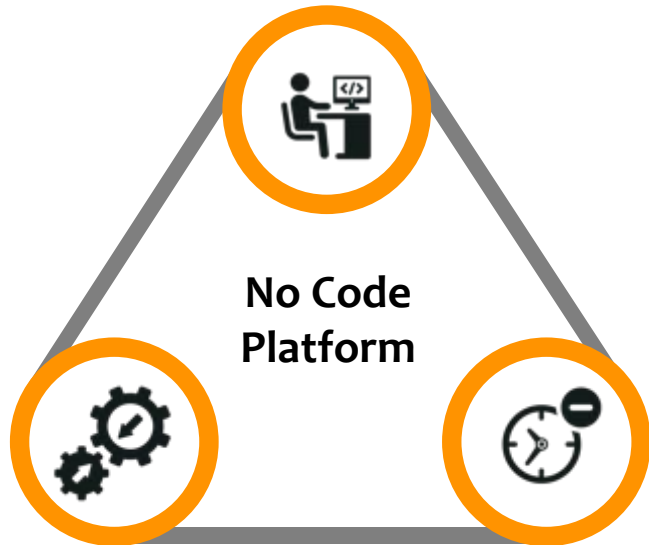
# Go LIVE faster with No-Code deployment

and scale to other usecase as well as geographies within no time

## Technology

### Low Development Efforts

Customizable plug-ins for workflow creation & automation



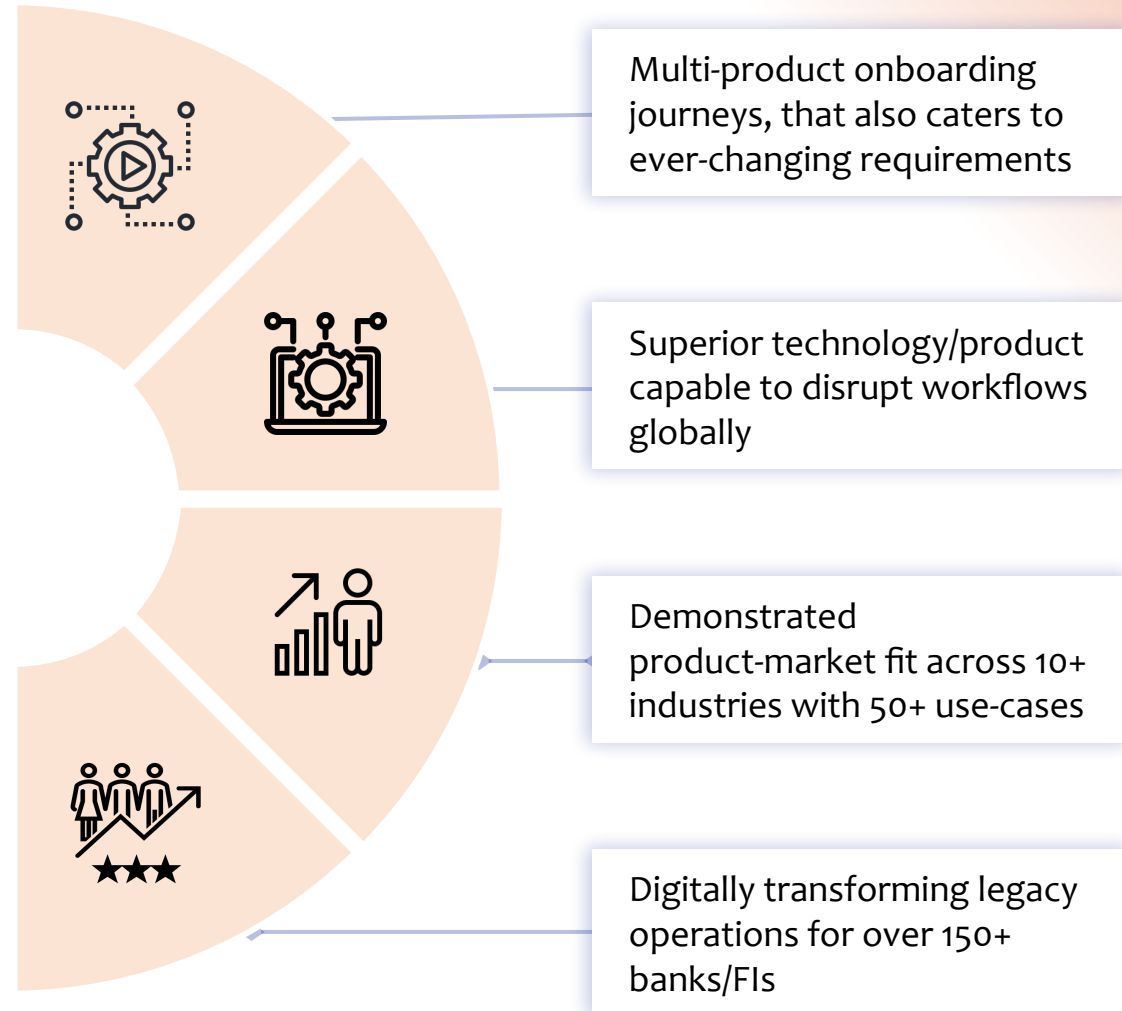
### One Stop Shop Solution

Single solution for all validation, verification, and due diligence services

### Faster Go-To-Market

Plug-n-play solution deployed with no-coding efforts minimizing go-to-market time

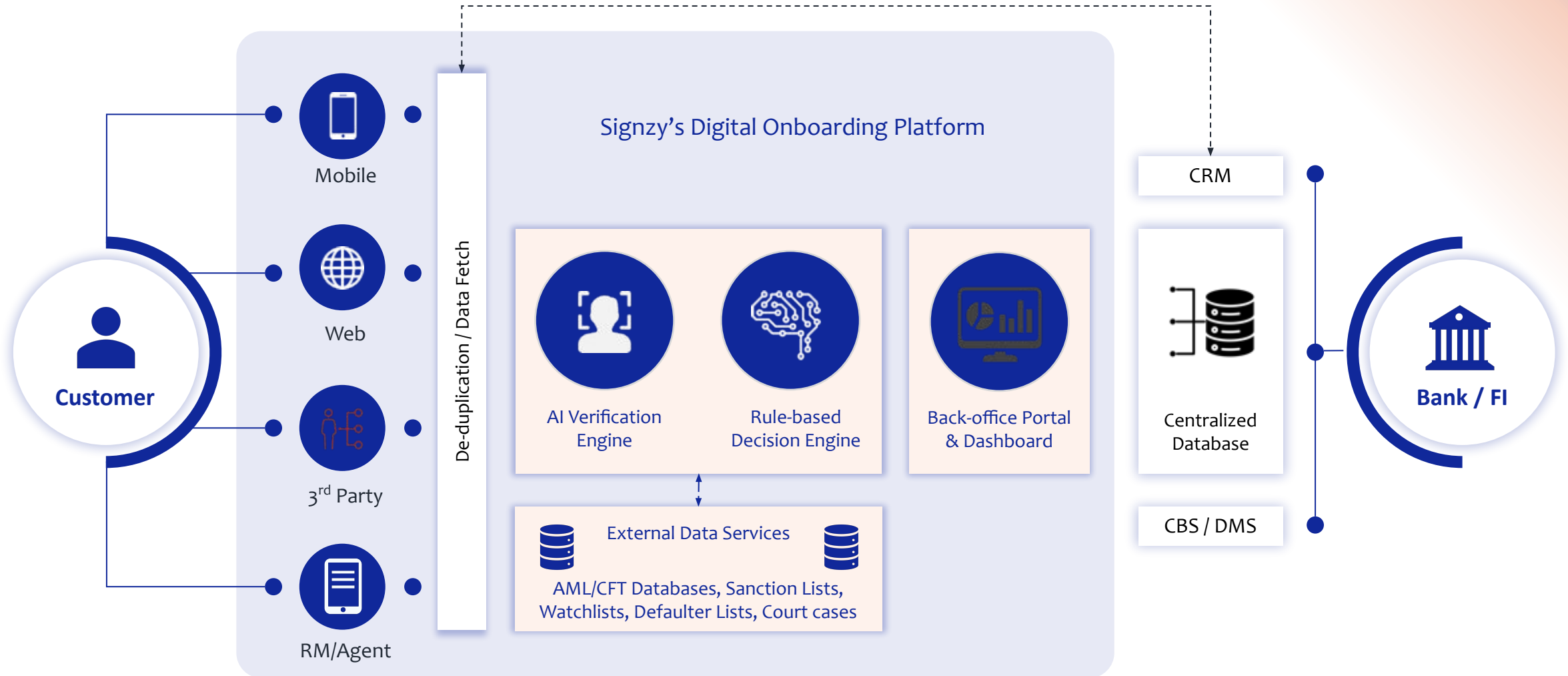
## Impact





# The Multi-channel Approach – for omnichannel experience

providing same experience & connectivity across all onboarding channels





# Enterprise-ready product with Bank-grade Security

and best-in-class encryption techniques



# Building Global Digital Banking Infrastructure



**10 Million +**  
Onboardings per month

**50+ Use-cases**  
In 10+ different industries



**230+**  
Employees  
and growing

**2.2X**  
Growth in  
Pandemic

**100%**  
Compliance  
to regulation



Winner at RBI IDRBT  
payments systems innovation  
contest 2016, 2018



Frost and Sullivan  
FinTech Vendor of the  
Year, 2018



Winner of Fintech  
Innovator Award,  
Nov'16

## Our Investors



Mastercard



Kalaari Capital



Stellaris Venture Partners



Arkam Ventures



Vertex Ventures

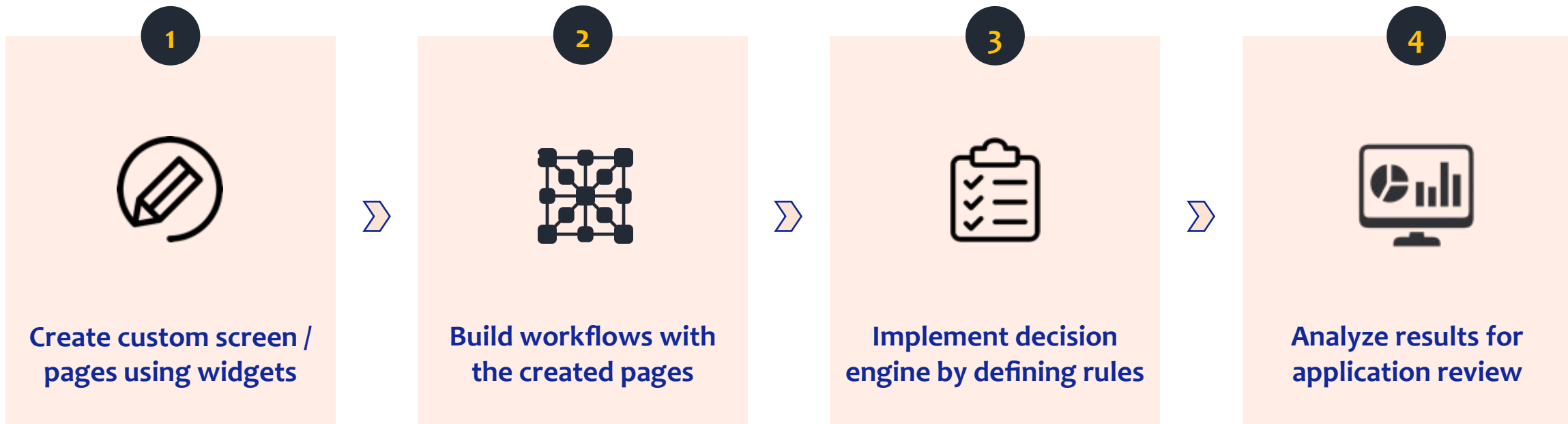


'GO' Platform



# Signzy's No-Code Workflow Builder

creates onboarding journeys in minutes without any coding effort





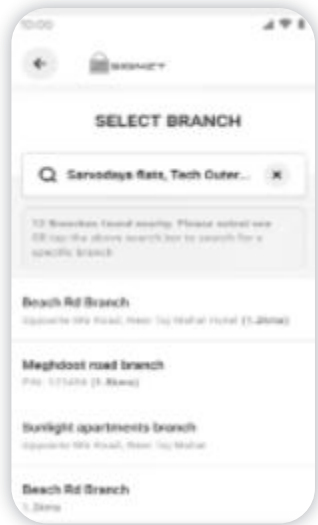
# Robust Interface, Dashboard and Rule Engine

enhance end user experience and simplifies operations for back-end teams

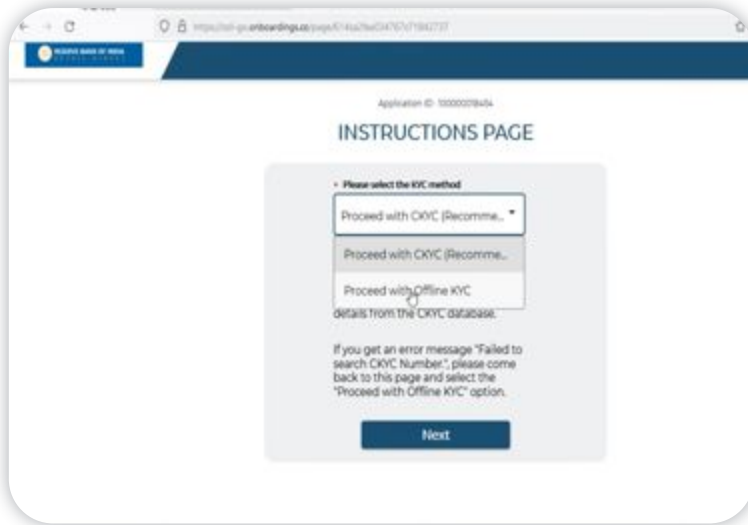
Multi-channel Customer Interface

AI & Rule Engine

Back-office Dashboard & Decision-making



RM App



Web App



Dashboard



Approval



Rules & Conditions

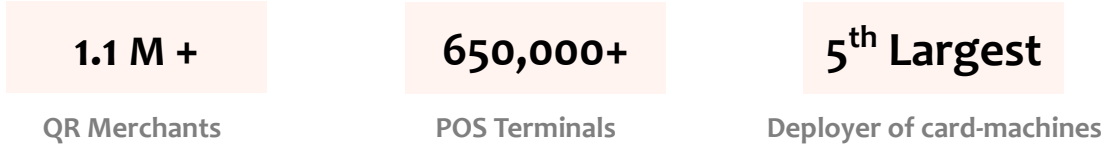


## Case Studies



# Mswipe Technologies (Signzy + Mastercard)

India's Largest Mobile POS Merchant Acquirer



Mswipe partnered with Signzy and Mastercard to transform manual onboarding processes and became the pioneer of digital merchant onboarding in India.

*“Through this collaboration, our focus is to deliver convenient, safe and secure technologies for merchants to accept electronic payments that will boost acceptance infrastructure in the country.”*

**Mr. Porush Singh**  
Division President - South Asia, MasterCard

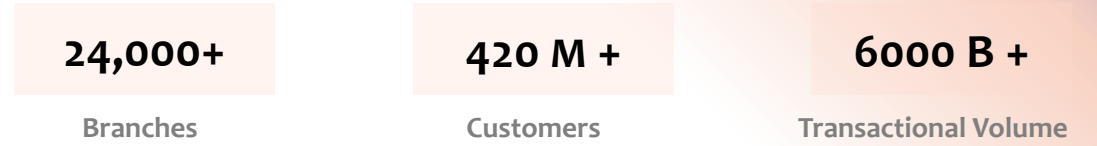


## Business Impact



# State Bank Of India

India's Largest Public Sector Bank

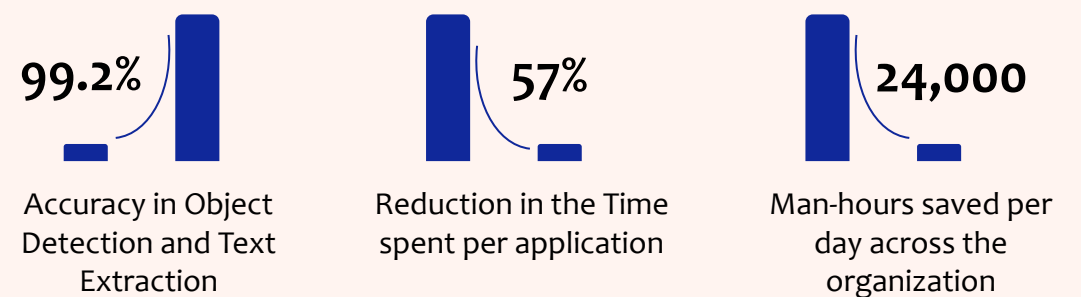


SBI implemented Signzy's solution to replace slow & tedious account opening process which involved extensive manual efforts

Signzy's solution leverages artificial intelligence and deep learning for:

- ID Card Classification and Real-time Data Extraction using OCR
- Accurate Object Detection for customer-photo & signature
- Automated data push to core banking database

## Business Impact



# One of the largest International Bank

## Major Credit Card Issuing Bank in India

### Challenges

- Customers had to visit branch or Bank Agents had to visit customers
- Physical application form and photocopies of ID-proofs
- Turn around time (TAT) of 10-12 days for an application

### Benefits

- Extraction and verification of data from ID proofs
- Image & video forensics
- Real-time verification of bank account
- Video based liveness check of the customer



### Business Impact

**85 %**  
success rate

**76.6 %**  
application closure

**8-10 min**  
onboarding time

# ICICI Prudential AMC

One of the Largest Asset Management Companies in India



ICICI Prudential AMC implemented Signzy and switched from a highly manual, paper-based process to a 100% digital solution, allowing them to swiftly adapt and grow with market conditions.

### From January 2019 to June 2019



“ICICI Prudential is the 1<sup>st</sup> institution in the industry to introduce investor onboarding solution of Signzy. Signzy team shares the same vision of providing cutting edge digital products to our eco system. The Signzy has digitized the complete journey which has resulted in real-time investor onboarding. We have enjoyed the working relationship with Signzy and look forward to enhance it further.”

**Mr. Abhijit Shah**  
Head – Marketing, Digital &  
Customer Experience  
ICICI Prudential Mutual Fund



# Preferred Partner for Current Account Onboarding

for one of the largest private sector banks in India

## Entry Strategy

**2018**

APIs integrated into existing workflows for current account onboarding

## Business Impact Delivered

**8 days** ➔ **1 day**

Reduction in TAT for account opening

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**85%**

Accounts opened within first 3 days

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**Multiple Vendors to 1**

Streamlined process into a single application window

## Expansion

**2019**

- ✓ Matured from API to workflow for current accounts
- ✓ Scaled to commercial Lending

**2021**

- ✓ Added support services for workflows
- ✓ Added Aadhaar e-kyc for individual onboarding
- ✓ Expanded to investment-customer onboarding

**2022**

- ✓ Custom workflow journeys for savings account
- ✓ Expanded to merchant onboarding and insurance

# THANK YOU



[www.signzy.com](http://www.signzy.com)



[linkedin.com/company/signzy-com](https://linkedin.com/company/signzy-com)



@TeamSignzy



Winner at RBI IDRBT  
payments systems innovation  
contest 2016, 2018



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Winner of Fintech  
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