



# Autonomous 'AI' Product Stack for Financial Institutions



# About Arya.ai

## Founded in 2013

Started in 2013, Arya.ai is the first deep learning startup in India and one of the few startups globally focused in deep learning and autonomous systems. Arya.ai is the front runner in democratizing deep learning for financial services.

- 2013 ● Founded by Deekshith Marla & Vinay Kumar in IIT Bombay
- 2014 ● InvenZone: First STEM research Assistant using Unsupervised Language Modelling
- 2015 ● BraidNN: Open Source meta-framework for deep learning
- 2016 ● VEGA: The first deep learning workbench for enterprises
- 2017 ● Launched 'Automated Cheque Clearing' & 'Automated Claims processing (ACP)' in production
- 2019 ● Libra – First end-to-end modularized deep learning platform for insurance
- 2020 ● Lending AI-Operating platform – Launched in beta for leading bank
- 2021 ● Arya APIs launched as one stop platform for curated APIs



## CUSTOMERS

Arya.ai works with the leading financial institutions in India & globally – Banking, Insurance and Financial Services



## AWARDS & RECOGNITIONS

'AI Game Changer Award' - 2018

**NASSCOM**

'Forbes 30 Under 30' - 2016

**Forbes**

'Top 60 AI Startups Globally' - 2016

**CBINSIGHTS**

'Top 4 next generation technology Startup' - 2015

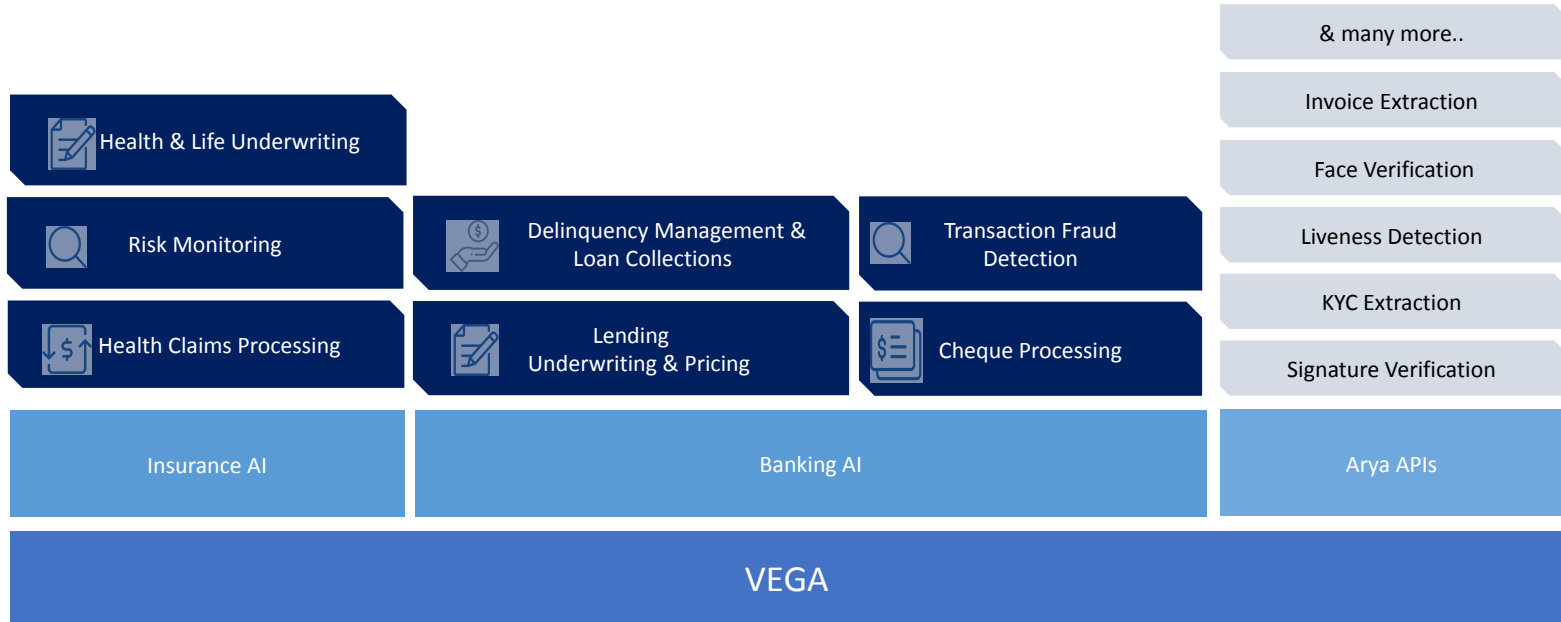
**Silicon Valley Forum**

**Gartner** **TEDx**



# Product Stack

Arya's VEGA forms a base for BFSI specific products, making it **easy to develop and deploy deep learning modules**, to **automate decisions** in a cost effective manner



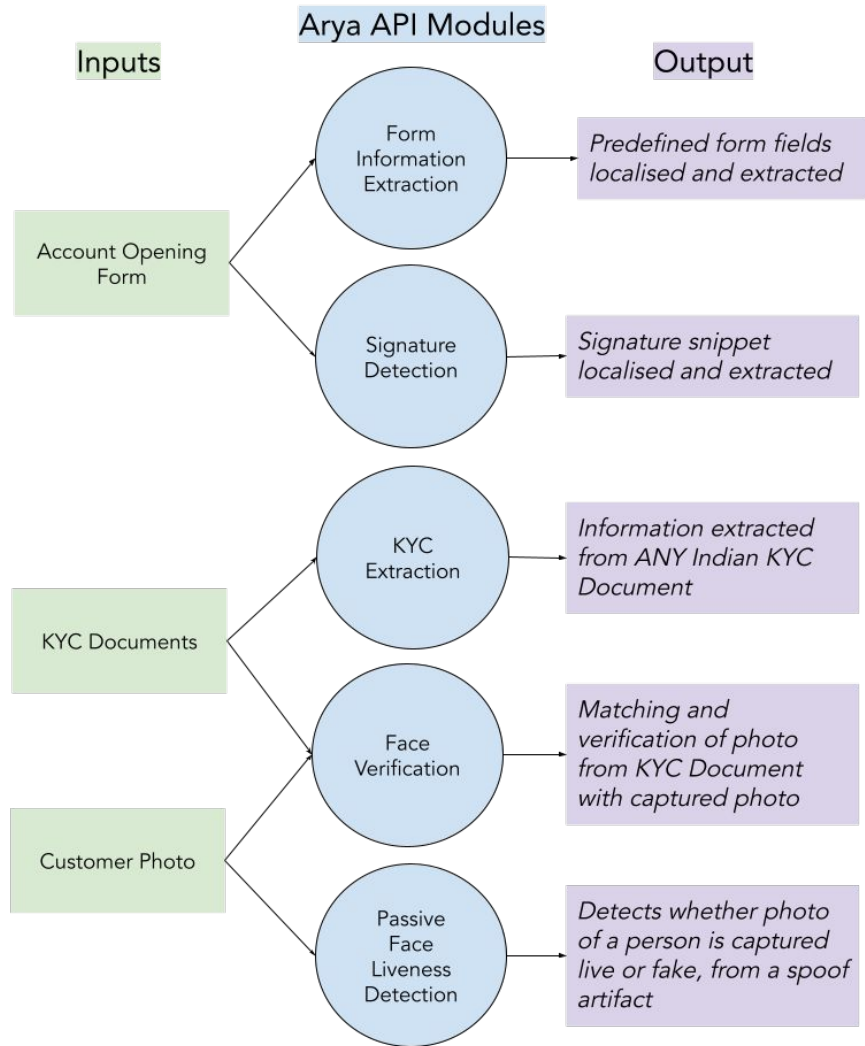
# Arya APIs

## Customer Onboarding Suite of APIs

For hassle free customer onboarding experiences, we've the ultimate combination of various APIs

Using these suite of APIs smoothens the processing work associated with any new customer

Includes customised form extraction and processing of KYC documents as well as performing validations and checks for possible frauds.



# Customer Onboarding

Suite of APIs



## KYC Extraction

Accurate information retrieval from any Indian KYC document



## Face Verification

Verify the identity of a person by comparing with a known photograph



## Passive Face Liveness Detection

Detects whether a face image of a person is captured live or from a photo from a picture/document.



## Signature Detection & Verification

Detect signature snippets from a given document and verify against a known sample



## CKYC Search & Retrieval

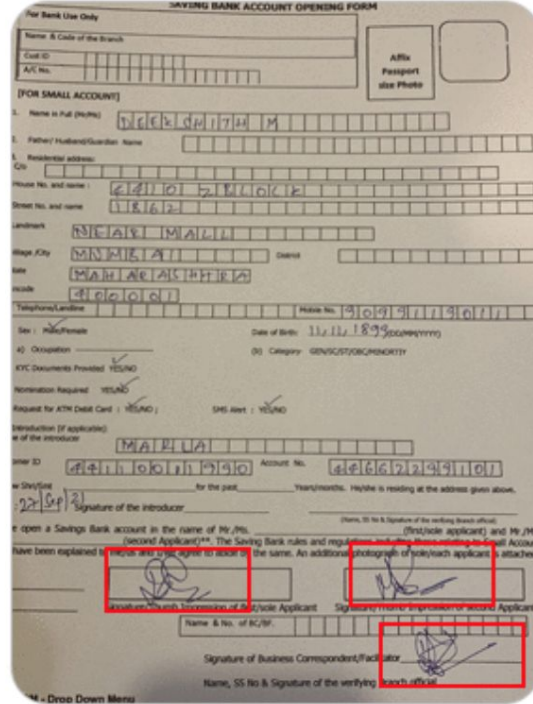
Retrieve information for any individual or entity from CKYC Repository



## Signature Detection

For any given document or form, detects all Signature(s) present and returns the snippets.

Has the ability to distinguish between handwritten information and signatures



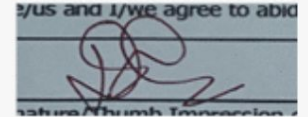
Sign\_1

Confidence score : 99.87 %



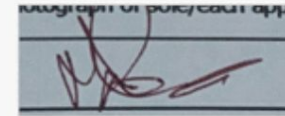
Sign\_2

Confidence score : 99.86 %



Sign\_3

Confidence score : 98.96 %



Demo Link - <https://api.arya.ai/signature-detection>



## Signature Detection - Use Cases

Handwritten signatures used daily across industries and departments around the globe. Our set of signature APIs, therefore, are useful across multiple domains and departments - Financial services, Healthcare, manufacturing, education, etc. Here are some of the most common use cases:

**Customer onboarding:** Cross-checking signatures on submitted forms/cheques against customers KYC documents etc.

**Legal contracts:** Contract execution, renewals, suspensions, etc. require authorized signatures from both participating entities. Signature detection and extraction is an integral part of the process.

**Vendor management:** Signature detection across vendor application forms, invoices, contracts, etc. can be used for ensuring compliance with due diligence processes

**Administrative documentation:** Signature recognition and detection on Letters, memos, applications, can help automate and increase the TAT for administrative framework.



# Customer Success Stories

# Powering AI at 100+ companies across the globe

We are proud to serve the happiest customers



“Using Arya APIs, we have automated the process of data extraction from KYC submissions as well as Transaction documents along with translation of certain ID proof(s) originally provided in foreign languages, which has greatly eased the operational workload on our team and also saved us on processing time which in turn enhances our overall customer experience”

### Average Usage Statistics

- 600,000+ Cheques per day
- 1,000,000+ ID documents monthly for KYC
- 550,000+ biometric checks monthly for Onboarding (Face and Signature)
- 250+ different types of forms and documents processed for Digitisation

Rajani Kumar NEV,  
*Vice President - Technology*



## Onboarding APIs Tata AIG Insurance

"Appreciate the support we got from Arya in seamlessly processing lakhs of API hits daily. Arya teams expertise in providing excellent guidance and recommendations to help improve the process for large scale integrations. We were able to incorporate their suite of onboarding APIs, with minimal efforts and go live in record time of less than a month!

The quality of the work and the unwavering dedication brought to the table by Deekshith and his team is much appreciated."

Shammi Kapoor,  
*SVP Business Operations*



## Automated Claims Processing ICICI Lombard

“Understanding medical diagnosis is a significantly complex activity for which we have deployed Arya’s AI technology leading to reduced cashless claim request approval time from the earlier average of 60 minutes to under a minute. This response time improvement is extremely helpful in cases requiring emergency medical attention, since the cashless request can be processed without any time lapse and treatment can start immediately. Further, the cost optimization achieved using Arya’s Deep Learning health claim solution will eventually lead to affordable premiums, ultimately encouraging more Indians to embrace health insurance”

Girish Nayak,  
Chief - Service, Operations & Technology



### TV Ads



### Print PR

#### Business Standard

#### ICICI Lombard chooses Arya.ai's Deep Learning solution

Press Trust of India  
Last Updated at January 23, 2019 17:35 IST

Artificial Intelligence technology firm Arya.ai, has been chosen by ICICI Lombard to implement its Deep Learning and Neural Networks platform to cut down processing time for health insurance customers needing hospitalisation, the company said Wednesday.

Arya.ai provides Artificial Intelligence solutions for the BFSI (Banking, financial services and insurance) industry.

## Fraud Mitigation APIs Redmil Business Mall

"With Arya's Face Verification and Passive Face Liveness Detection APIs, we've improved the security on our FinTech platform for user verification during transactions. Our vulnerability to fraud due to identification errors has already reduced by 98% within just six weeks of integrating these APIs. This new process has helped us provide an amazing user experience.

Incorporating these APIs has been extremely cost effective and helped us solidify our standing among users. Kudos to Arya APIs team for ground breaking technology that is making a real good impact on our business."

Sagar Singhal,  
*Co-founder and CEO*



"Our team is greatly thankful for the Bank Statement Analyser of Arya APIs. Before using the bank analyser, we had a hard time converting large statements, passbooks and different formats across various banks into tangible insights. But with Arya now, we can generate a speedy report."

Fria Rose Santiago,  
*UW, UniCapital,  
Philippines*

