

# Embedding the future of **Financial Services**

We orchestrate digital transformation with end-to-end solutions, from ideation to implementation

## Why Choose Us?

We're backed by one of India's largest conglomerates and power one of the country's leading finance platforms (Jio Financial Services). Our robust foundation ensures reliability and longevity in your tech partnership.

The pitch is simple - Our stake in the finance industry is substantial, driving us to deliver nothing short of excellence and our success is intrinsically linked to the performance of our technology in real-world, high-stakes environments - so you can trust that we'll deliver consistent, high-quality solutions that stand the test of time and market demands.

### Other than that, our tech is pretty great too -

#### Future-ready Architecture & Development

- Zero-legacy tech stack ensures adaptability to evolving regulations, market trends, and consumer preferences
- Custom-built, cloud-native, and API-oriented
- Modular, loosely coupled design
- Rapid product launch

#### Flexible Loan Processing & Digital-First Approach

- Handles small ticket, short-term loans with varied interest/fee structures
- 100% digital journeys with no manual intervention
- Supports all forms of KYC

#### In-House Expertise & Partner-Centric Design

- Built, managed, and run entirely in-house
- Tailored for seamless partner integration

#### Powerful Business Logic & Integration

- Custom-built Business Rules Engine (BRE) supporting multiple policies
- Integrated with downstream systems for collection, recovery, and reporting

#### Comprehensive Reporting & Compliance

- Supports statutory, regulatory, and financial reporting
- Ensures adherence to legal and industry standards

# Our Platforms

## Loan Origination System (LOS):

### ✓ 100% Digital Journey

Enable end-to-end digital loan applications, reducing paperwork and processing time.

### ✓ Rapid Product Launch

Introduce new loan products within days, not months, to stay competitive.

### ✓ Seamless Partner Integration

Easily connect with third-party services for KYC, credit checks, and more.

### ✓ Custom Journey Configurator

Tailor the loan application process to your specific products and customer segments.

### ✓ Integrated Risk Management

Assess and mitigate risks in real-time throughout the loan origination process.

### ✓ Pay-as-you-go Model

Scale your costs in line with your business growth.

## Loan Management System (LMS):

### ✓ Coreless, Lightweight Architecture

Enjoy faster updates and easier maintenance compared to traditional core banking systems.

### ✓ Continuous Operations

Eliminate end-of-day/beginning-of-day downtimes for 24/7 availability.

### ✓ Customizable Workflows

Adapt the system to your unique business processes and rules.

### ✓ Multi-Portfolio and Multi-Product Support

Manage diverse loan types from a single platform.

### ✓ Regulatory Compliant

Stay up-to-date with changing regulations without system overhauls.

### ✓ Scalable for Various Loan Types

From personal loans to complex corporate lending, our LMS grows with your needs.

## Payments:

### ✓ Unified Payment Stack

Manage all payment operations from a single platform.

### ✓ Real-time Payment Processing

Offer instant transactions for improved customer satisfaction.

### ✓ Fraud Detection and Prevention

Protect your business and customers with advanced security measures.

### ✓ Multiple Payment Methods Support

Accept and process various payment types to enhance customer convenience.

### ✓ Automated Reconciliation

Reduce errors and save time with automated payment matching and reporting.

### ✓ Compliance with PCI-DSS and Local Regulations

Ensure your payment processes meet global and regional standards.

## Loan products we enable

### ✓ Loan Against Securities (Mutual Funds)

### ✓ BNPL (Buy Now Pay Later)

### ✓ Consumer Durable Loan

### ✓ Supply Chain Finance

### ✓ Invoice Discounting

### ✓ Home Loan

### ✓ Construction Loans

### ✓ Project Finance Loans

### ✓ Agri Loans

### ✓ Credit Cards

### ✓ Loan Against Securities (Shares)

### ✓ Personal Loans

### ✓ SME Loan (Term)

### ✓ Green Energy Loan

### ✓ Working Capital Loan

### ✓ Loan Against Property

### ✓ Equipment Loans

### ✓ Microfinance Loans

### ✓ Auto Loans

### ✓ Student Loans

# Get Started with SwiffyLabs:

## Schedule a Demo

See our solutions in action, tailored to your needs.



## Discuss Your Specific Needs

Our experts will analyze your requirements and propose the best solution.

## Implement Tailored Solutions

Quick and smooth implementation with our dedicated support team.



## Enjoy Ongoing Support and Updates

Benefit from continuous improvements and responsive customer service.

Visit our website  
[www.swiffylabs.com](http://www.swiffylabs.com)

Schedule Demo