

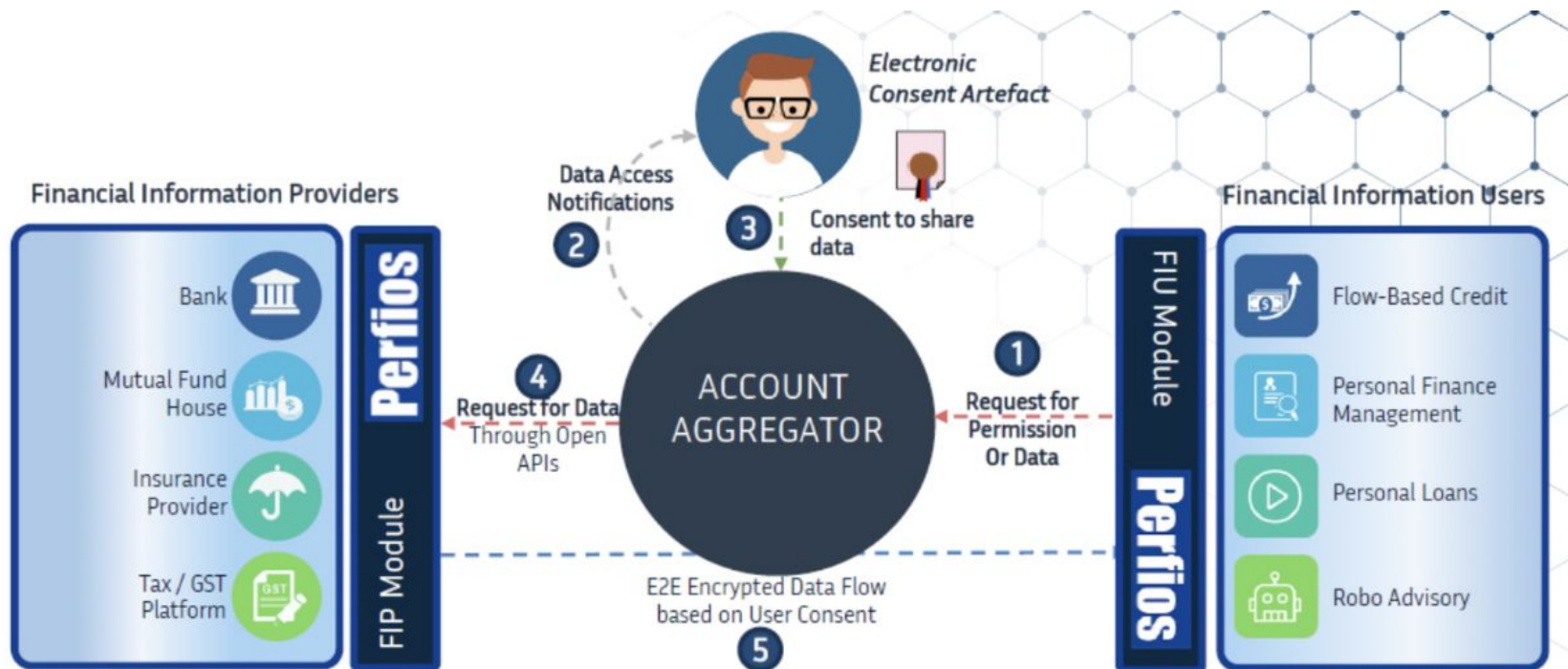


Perfios FIN 360

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About FIN360

FIN 360 provides APIs for financial institutions to fetch data using Account Aggregators



AA Ecosystem & The Role of Perfios

FIN 360 Responsibilities

Customer Journey & Reporting

- Supports single consent + multi consent journey*
- Enhanced account discovery basis account type, FI type and FIP Id*
- Real-time view of summary and monitoring of gateway via admin dashboard
- Real-time transaction history and transaction history for troubleshooting
- Scheduled plus ad-hoc generation of MIS reports and reconciliation reports for audits
- Embedded journeys for native experience
- Use-case management

Integration

- Integrated will all the existing account aggregators
- Integration with Shamati's Central Registry and Token Server for authorization
- FIP and AA Metadata APIs to build smart user journeys for better conversions
- Error tracking and fallback mechanisms via callbacks and APIs
- Integration with various analysis engines like Insights, GST, Karza GST, Credit-monitoring, PFM, etc.
- Auto-Fetch of data to reduce TAT
- Sahamati certification support for all the empanelled certifiers

Data Management & Infosec

- Encryption and decryption of data as per ReBit Specification
- Schema contract validations as per ReBit Specs
- Consent artifact backup
- Customized data governance & purge policy
- Infosec certified by Cert-In empanelled vendor
- Built in high availability and disaster recovery
- Quarterly and yearly interoperability and security audits

FIN 360 use cases

Customer Experience

1. Incorporate AA as primary swim lane in journeys
2. Incorporate AA into DSA and assisted journeys
3. Build new x-sell journeys to incorporate AA framework
4. Recommend repayment date basis cash flows
5. Predictive servicing
6. Retention offers
7. Improved portfolio recommendations
8. Net worth-based eligibility boosters
9. Banking based verification waivers for x-sell programs

Revenue Generation

10. Strengthened customer 360 and offers
11. Monthly refresh trigger-based campaigns
12. Robust PFM led personalization
13. Increased NTB eligibility approval rates and amount
14. Frequent top-up offers basis monthly refreshed banking
15. Contextual TPD product attachment
16. Refine/double down products/schemes basis penetration

Risk Management & NPA

17. Credit monitoring
18. Risk profiling basis investment and insurance to increase eligibility, waivers
19. Use investment/savings/spends data to build additional eligibility /waiver policies
20. Improve traceability
21. Collections settlement strategy
22. Loan foreclosure recommendation

Cost Savings

23. Aggregated CF analysis and insights
24. Credit underwriting automation
25. Credit cost automation

Questions?



www.perfios.com/solutions/account-aggregator-solutions