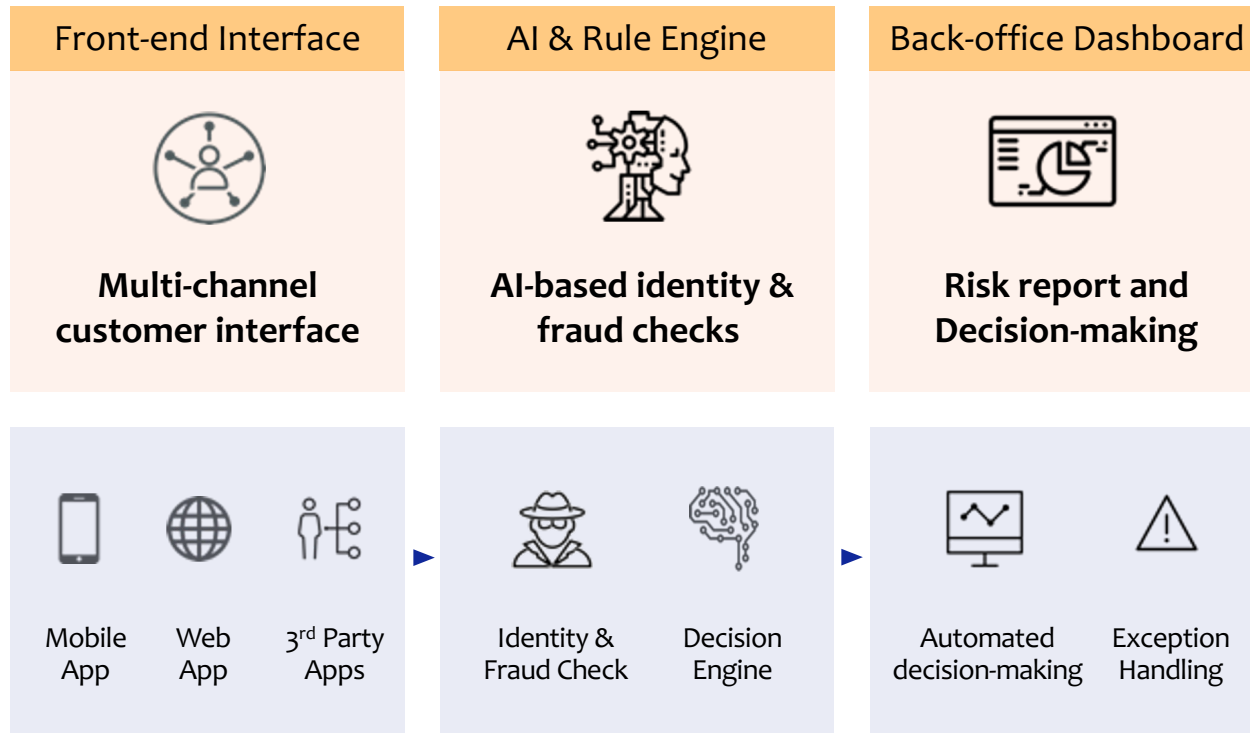# Signzy's Digital Onboarding Platform
onboards over 10 million customers & businesses every month with 99% success

SIGNZY'S NO-CODE ONBOARDING PLATFORM
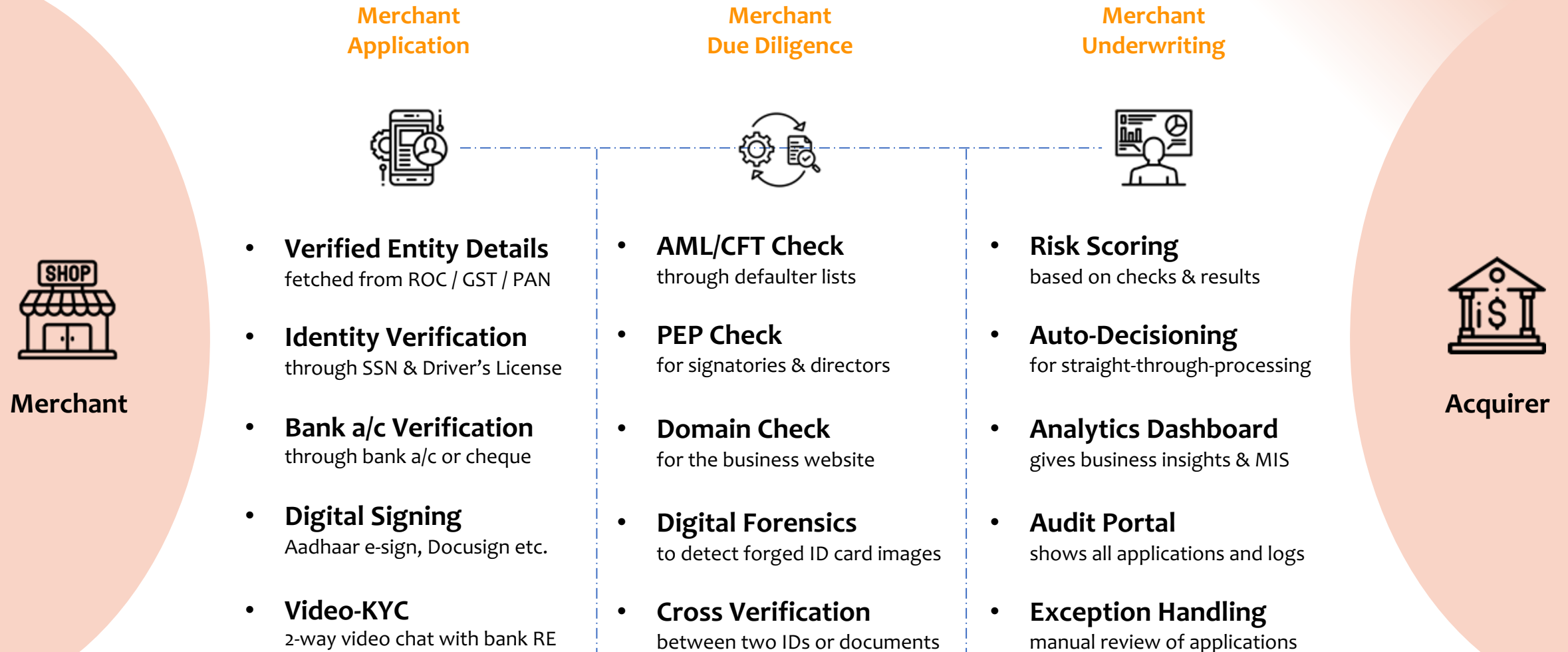
Front-end Interface	AI & Rule Engine	Back-office Dashboard
Multi-channel customer interface	**AI-based identity & fraud checks**	**Risk report and Decision-making**
Mobile App · Web App · 3rd Party Apps	Identity & Fraud Check · Decision Engine	Automated decision-making · Exception Handling

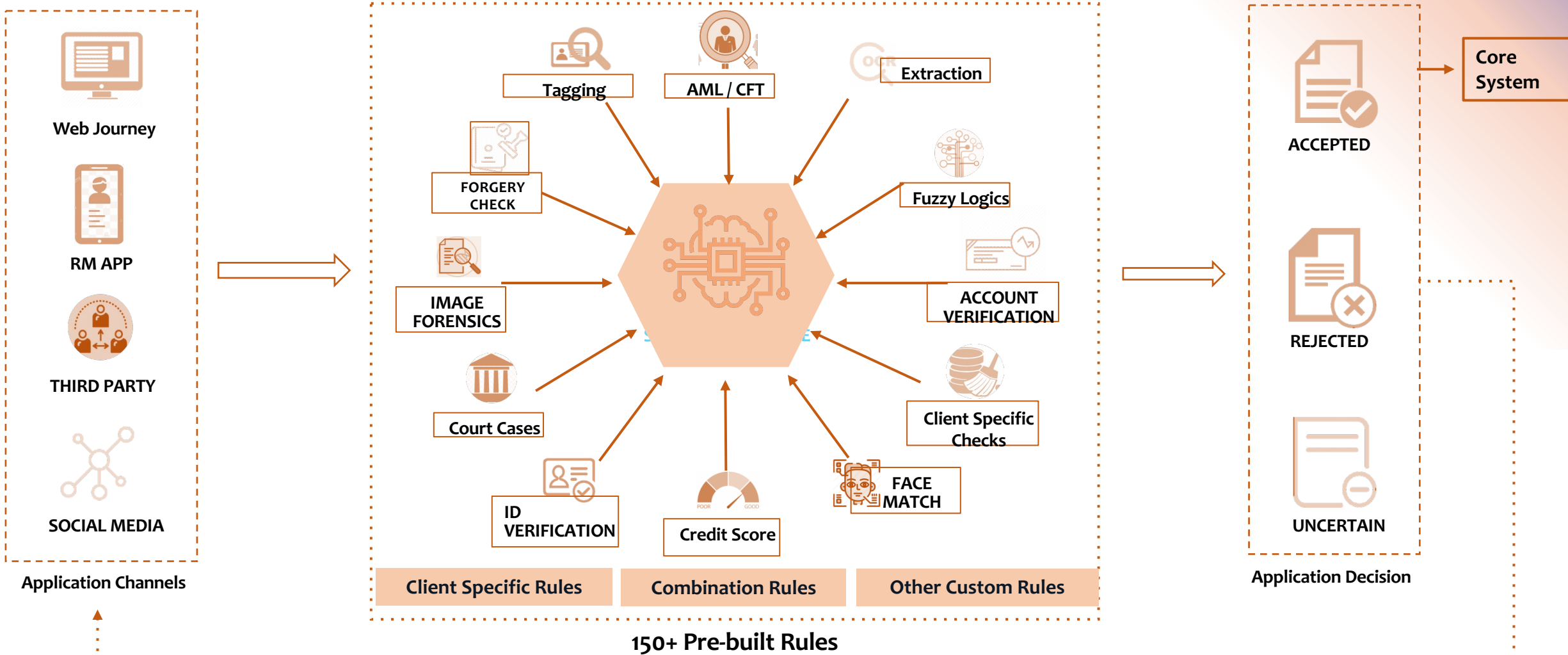**150+ Integrations with Verification Services, Databases, and Legacy Systems**

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

Signzy's Merchant Onboarding Product

Merchant

Merchant Application

Merchant Due Diligence

Merchant Underwriting

Acquirer

- **Verified Entity Details**
  fetched from ROC / GST / PAN

- **Identity Verification**
  through SSN & Driver's License

- **Bank a/c Verification**
  through bank a/c or cheque

- **Digital Signing**
  Aadhaar e-sign, Docusign etc.

- **Video-KYC**
  2-way video chat with bank RE

- **AML/CFT Check**
  through defaulter lists

- **PEP Check**
  for signatories & directors

- **Domain Check**
  for the business website

- **Digital Forensics**
  to detect forged ID card images

- **Cross Verification**
  between two IDs or documents

- **Risk Scoring**
  based on checks & results

- **Auto-Decisioning**
  for straight-through-processing

- **Analytics Dashboard**
  gives business insights & MIS

- **Audit Portal**
  shows all applications and logs

- **Exception Handling**
  manual review of applications

Rule Engine : AI-powered Decisioning

Application Channels

- Web Journey
- RM APP
- THIRD PARTY
- SOCIAL MEDIA

Rule Engine components:
- Tagging
- AML / CFT
- Extraction
- FORGERY CHECK
- Fuzzy Logics
- IMAGE FORENSICS
- ACCOUNT VERIFICATION
- Court Cases
- Client Specific Checks
- ID VERIFICATION
- Credit Score
- FACE MATCH

Client Specific Rules | **Combination Rules** | **Other Custom Rules**

150+ Pre-built Rules

Application Decision
- ACCEPTED
- REJECTED
- UNCERTAIN

Core System

SIGNZY

3

Impact & Value Additions

Speed
Reduced TAT 30 minutes for onboarding
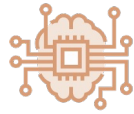
Risk Intelligence
AI-powered digital forensics mitigates identity fraud risks.

Paperless Operation
Completely digital process removes need of physical forms & IDs

Authenticity
AI-enabled checks ensures genuineness of the merchant

Enhanced KYC
Signzy's Trust Engine makes KYC process digital, fast & secure

Increased visibility
Complete visibility and real-time tracking of applications

Sales Efficiency

- Real-time data pre-population to eliminate manual form filling
- Enhanced RM efficiency to result in significant incremental revenue
- Overall Onboarding TAT reduction by 73%
- Per onboarding cost reduced to double digits (1st in Industry)

Operations Efficiency

- High Data Accuracy to possibly eliminate Junk Data
- Customizable rules for adapting to changing regulatory compliances
- Back Office overheads to get reduced by 60%
- STP flow to reduce manual eye–balling efforts by 75%

IT Efficiency

- Integration with LMS, CRM and Central DBMS
- Instant MID creation and vastly reduced data entry time
- Dynamic forms to save time & effort for new product developments
- Modular architecture allows flexibility and supports scalability