



Instant Online Digital Account Opening

Salient Features

- ✓ Online Mode/Offline Mode
- ✓ Customer Onboarding - Mobile/Web App
- ✓ Upto 2 Joint Applicants
- ✓ Manual KYC For Account Opening
- ✓ eKYC - Biometric/OTP
- ✓ Re-KYC/New Product Offering For Existing Customer
- ✓ Validation of GST/PAN Through APIs
- ✓ Aadhaar Vault/Virtual Aadhaar ID Compliant
- ✓ ITR Integration
- ✓ Integrated Payment Gateway
- ✓ Credit Bureau Risk Rating
- ✓ 50+ Template Based Product Support
- ✓ Dedupe & AML online process
- ✓ Agent Productivity & Turnaround Time Monitoring
- ✓ Real-Time Alerts/Notifications - Email/SMS
- ✓ Collections - Cash/Cheque/Online Fund Transfer
- ✓ Multi-Device Support:
 - Biometric (Evolute, Falcon, Mantra, Morpho)
 - Android (Mobile, Tablet)

Accounts

- ✓ Saving Accounts
- ✓ Saving + FD Accounts
- ✓ Current Accounts
- ✓ Fixed Deposit
- ✓ Recurring Deposit

Workflow For Back Office Verification

- ✓ Document Verification
- ✓ Validation Of Application
- ✓ Authorization/Rejection/Resend
- ✓ Credit Risk Assessment
- ✓ Deduplication Check
- ✓ Account Activation



Logical Deployment Architecture

