

LCAP-Powered Integration to Orchestrate Pinelabs, SAG Middleware, NPCI

Implementation Partner: Digitide Solutions | Customer: A leading financial services company in India

ABOUT PARTNER

With a global presence across 40 locations in 5 countries and a team of 55,000 dedicated associates, Digitide delivers transformative solutions that help businesses adapt, evolve, and thrive in a constantly changing world.

They leverage global expertise and local insights to help customers navigate challenges and seize new opportunities. With a focus on innovation, collaboration, and results, Digitide continues to pave the way for the future of business.

CUSTOMER AT A GLANCE

Founded in 2007, the customer is a leading Non-Banking Financial Company (NBFC) serves the diverse financial needs of both individual and business clients across India. The organization operates in areas such as lending and business process outsourcing (BPO) services.

The customer is well-capitalized and recognized for its financial stability, holding top-tier credit ratings for both long-term and short-term debt instruments. These credentials underscore its reputation as a reliable and trusted financial partner.

With its presence of over 1,700 branches across more than 1,100 cities, they have built a strong network to reach a broad spectrum of customers. Its offerings are designed to meet the requirements of first-time borrowers as well as underserved market segments.



Industry:
Financial Services



Country:
India



2K-5K
Requests per month



Digitalized
eKYC into POS journey



Enhanced
Loan approvals, lower drop-offs

CHALLENGES

- Manual KYC Processes: Loan onboarding relied on manual verification, causing delays and customer drop-offs
- Operational Inefficiencies: Manual address updates and documentation slowed processing in the Loan Origination System (LOS)
- Compliance Requirements: Needed Aadhaar-based eKYC integration to meet regulatory standards and ensure secure data handling
- Customer Experience Gaps: Paper-heavy processes led to friction at POS and reduced loan approvals

SOLUTION

Digitide delivered a **Low-Code Application Platform (LCAP) integration** orchestrating Pinelabs, SAG middleware, and NPCI systems:

- **LCAP API Development:**
 - Built custom APIs to initiate Aadhaar eKYC flow
 - Captured customer consent digitally and redirected securely to NPCI for verification
- **NPCI Integration:**
 - Enabled seamless Aadhaar-based verification using OTP and CAPTCHA
 - Eliminated manual intervention, ensuring compliance with NPCI guidelines
- **Automated Data Handling:**
 - Verified customer addresses auto-updated in LOS
 - KYC XML data converted to PDF and pushed to the Document Management System (DMS) with Aadhaar Doc ID

RESULTS

- ✓ **Seamless Customer Experience:** eKYC was fully digitalized and integrated into the POS journey, allowing customers to complete verification on the spot. This has significantly reduced onboarding time, creating a faster, frictionless experience and minimizing drop-offs
- ✓ **Regulatory Compliance:** Aadhaar-based verification through NPCI ensured better compliance with regulatory standards, reducing risk and ensuring secure handling of sensitive customer data
- ✓ **Enhanced Operational Efficiency:** Manual address updates were completely eliminated, saving hours of processing per week. Automated data flow from LOS to the Document Management System (DMS) also reduced human-prone errors, freeing staff to focus on higher-value tasks
- ✓ **Improved Loan Approvals:** The streamlined, paperless onboarding process led to faster approvals, increasing loan conversion rates while significantly lowering customer drop-offs caused by incomplete KYC
- ✓ **Scalability & Future-Readiness:** The platform efficiently handles 2,000–5,000 eKYC requests per month and is designed to integrate with DigiLocker in the next phase, ensuring readiness for future digital verification needs