

ONBO

Smart Customer Onboarding & Verification Utility

Customer onboarding lives everywhere — mobile apps, websites, WhatsApp, IVR, branch tablets. **ONBO** is Santa's AI-powered KYC and customer onboarding utility that turns compliant identity checks into a conversational, real-time journey in the customer's own language — plugged into any platform through a single API, mobile SDK, or two-line widget.

Conversational

Voice + Text, Vernacular

Real-Time

Govt Rails + Bureaus

API-First Utility

REST · SDK · Widget

In-Perimeter

Your Cloud, Your Data

1 WHAT ONBO DOES

CAPABILITIES

- **Conversational KYC:** Voice + text guides the customer through consent, identity, and eligibility in one continuous session.
- **Vernacular by design:** Full journey in the customer's local language — spoken and typed — added by configuration, not code.
- **Real-time everything:** Face, document, and identity checks run in real time against government rails and credit bureaus.

SOLVES FOR

- **Drop-offs at KYC:** Conversation replaces forms — customers finish onboarding instead of abandoning it.
- **English-only friction:** Local-language voice unlocks customers who traditional flows silently exclude.
- **Days of manual review:** Straight-through processing clears the routine cases; ops sees only real edge cases.

2 WHY ONBO & WHY NOW

WHY ONBO

- **Utility, not platform:** Ships as an API, SDK, and widget your existing stack calls — nothing to migrate, nothing to relearn.

WHY NOW

- **Mobile-first customers:** The camera, the mic, and the customer are already in the same hand — onboarding should be too.

— Live offers, one session: The moment verification clears, products matched to the live credit and risk profile appear. — In-perimeter deployment: Runs inside your VPC or on-prem — customer PII never leaves the infrastructure you control.	— Rails are ready: Aadhaar eKYC, DigiLocker, CKYC and bureau APIs make real-time verification finally reliable at scale. — Onboarding is competitive edge: Institutions still running branch-led KYC lose customers to those verifying in minutes.
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3 HOW ONBO WORKS

From consent to a verified customer with a live product offer, in six guided steps.

1 Consent Transparent, informed, recorded	2 Country & OTP Local rules · mobile verified	3 Face Scan Live capture · liveness check	4 Documents OCR auto-fill · authenticity	5 Identity Govt rails · bureau real-time	6 Eligibility Live offers, same session
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4 TRADITIONAL KYC VS. ONBO

From paperwork, days of review, and English-only forms — to a live conversation your platform simply calls.

TRADITIONAL KYC	ONBO — AI-POWERED KYC & ONBOARDING UTILITY
Paperwork, branch visits, and courier trails to verify a customer	✓ A guided conversation on the customer's own phone — start to finish
English-only forms that lose customers who don't speak it	✓ Vernacular voice + text in the customer's local language
3–7 days of manual review before a decision	✓ Real-time verification via government rails and bureaus
Static photo upload — spoofable with a printed image	✓ Live face capture with liveness detection blocking deepfakes
Verified customer, then a separate marketing follow-up	✓ Products matched to the live credit and risk profile, same session
Customer PII shipped to a third-party vendor cloud	✓ Runs inside your VPC or on-prem — data stays in your perimeter

5 PLUGS INTO EVERY CHANNEL AND RAIL YOU RUN

One utility, wired both ways: your platforms call it, and it calls the identity and credit rails verification depends on.

Channels Mobile app, web, WhatsApp, IVR, branch tablet	Govt Rails Aadhaar eKYC, DigiLocker, PAN validation, CKYC	Bureaus CIBIL, Experian, Equifax, CRIF · real-time pulls	Your Stack Core banking, LOS, CRM · webhook delivery
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Welcome customers. Don't process them.

Real-time KYC and onboarding your platform calls with a single API — in your customer's own language.

[ONBO Microsite · samta.ai/microsites/onboarding-kyc](#) | [Product Page · samta.ai/products/onboarding-kyc](#)

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