ONBO | POWERED BY SAMTA

INFOGRAPHIC

How ONBO turns every customer into revenue.

Verify, decide and offer — in a single, real-time, voice-guided conversation. One API call from your app.

6 verification steps · **Govt rails + bureaus** · **In-perimeter by default**

WITHOUT ONBO

- Days of document back-and-forth
- English-only forms, silent exclusion
- Verified customer, offers come later

WITH ONBO

- Verified in one live session
- Local-language voice + text
- Live offers in the same session

THE FLOW

Six steps, zero re-platforming

1. **Consent**
   Explain, record the customer's consent and open the session.
2. **Country + OTP**
   Apply the right local rules; verify the customer's mobile.
3. **Face scan**
   Live biometric capture with liveness detection — a person, not a photo.
4. **Documents**
   OCR reads any ID, auto-fills the form, checks the document is authentic.
5. **Identity**
   Live checks against government rails and credit bureaus — in session.
6. **Eligibility**
   Products matched to the live credit and risk profile — offered right away.

INTEGRATIONS

Wired into every rail

One integration on your side — ONBO maintains the rest.

Govt rails
Aadhaar eKYC, DigiLocker, PAN validation and CKYC — verified at source.

Credit bureaus
Real-time pulls from CIBIL, Experian, Equifax and CRIF for live decisions.

Core & CRM
Verified results flow into core banking, LOS and CRM via webhooks.

AML screening
Watchlist, PEP and sanctions checks inside the same KYC session.

Aggregators
Consent-based financial data through the AA framework — no uploads.

Your platforms
Call ONBO from mobile apps, web, WhatsApp flows or IVR — one API.

DEPLOYMENT MODES

Your data stays yours

DEFAULT
In your VPC
ONBO runs inside your cloud. PII never leaves your perimeter.

OPTIONAL
On-prem
Air-gapped install for the strictest regulated workloads.

ALL MODES
Audit-ready
Every decision explainable; evidence packs on tap.

ONBO
BY SAMTA.AI

Ready to turn every customer into revenue?

See ONBO verify a customer live.

7 Days FREE Trial
Scan the QR code to book your demo now!