



**A LEADING ASIAN LENDING
COMPANY INCREASES REVENUE
BY 28% WITH A LINE-OF-CREDIT
MICRO-LENDING PLATFORM**

DATAMATICS

ABOUT CLIENT:

The client is one of the leading credit financing companies based in Asia. The company caters to credit financing for customers online and offline using the latest technology. It has so far empowered customers to be financially backed across various segments like Online Purchase loans, Personal loans, and revolving credit.

INDUSTRY:

Financial Services

REGION:

Asia

BUSINESS NEED:

The client wanted to develop their digital products including but not limited to their consumer-facing Android app that would allow customers to get approved for a "Line of Credit" based on their CIBIL score and make payments at any offline merchants through the UPI QR Code. The entire journey of credit disbursement and recovery needed to be made seamless and quick.

BUSINESS CHALLENGES

01

User verification and credit health analysis:

The client was facing hurdles in decision-making on who should be offered credit. The client wanted to categorize users on credit allocation parameters such as credit health, amount, etc.

02

Building a smooth user experience:

The client wanted to offer its customers and small businesses a hassle-free experience of availing credit and repayment.

03

Expand market presence:

The client wanted to quickly establish itself in the Industry along with other existing applications.

04

Uniqueness of Application:

The client wanted an application that was unique and provided an opportunity for both merchants and End Users to benefit.

DATAMATICS SOLUTION

Android app development:

Datamatics developed a consumer-facing Android application that allowed customers to get approved for a "Line of Credit". The customers could use this Line of Credit to make payments at any offline merchants which have a UPI QR Code Unique Application.

One-click magic Onboarding:

Datamatics implemented one-click onboarding inside the application with the following features:

- Quick & Simple User Registration
- Flexible and Multiple Repayment Options
- Instant Approval & Credit Activation Feature
- No Physical Documentation with Digital KYC
- No collateral needed with easy integration with APIs of credit rating companies

Quick payment with credit with QR Code:

Datamatics implemented merchant site QR code integration with an app that enabled users to quickly scan and pay right from the app following the user verification process.

BUSINESS IMPACTS



Instant eligibility check and Availing credit within minutes led to a 28% rise in revenue



17% rise in total customers with app credit for making purchases at Merchant's shop



Multiple repayment options led to faster credit recoveries and hence higher customer satisfaction



ABOUT **DATAMATICS**

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit www.datamatics.com

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