



ALL-IN-ONE PLAYBOOK ON ACCOUNT AGGREGATOR

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What is an Account Aggregator?

India's financial future just got exciting! Say goodbye to email and message sharing for transactions. Now, connect your bank accounts directly to apps securely and privately with Account Aggregators (AAs). This RBI-backed innovation puts India at the forefront of financial infrastructure globally, allowing for seamless data sharing and groundbreaking financial services. No more risky workarounds – it's secure, regulated, and a giant leap forward.



AA – Potential Use Cases

- KYC & Digital Onboarding
- Loan Monitoring & Credit Risk Assessment
- Personal Financial Management for Financial entities
- Enhanced Fraud Detection
- MSME financing and underwriting



Streamlined Onboarding, Stronger Security, Wider Reach

Fast & Easy: Share verified financial data in seconds, ditching paperwork.

Secure & Private: Robust protocols and user control keep your data safe.

Compliance Simplified: Standardized verification reduces risk and penalties.

Cost Savings: Automate processes, free up resources, and save money.

Financial Inclusion: Extend services to those lacking traditional documents.



Loan Monitoring & Credit Risk Assessment

Continuous Loan Monitoring: Track income, expenses, & creditworthiness seamlessly.

Dynamic Credit Risk Assessment: Accurately predict defaults with holistic financial insights.

Faster Loan Approvals: Simplify verification & reduce reliance on traditional documents.

Personalized Loan Offers: Tailor products based on real-time financial health.

Empowering lenders & borrowers for a smarter, safer loan landscape.



Personal Financial Management for Financial Entities

- **Enhanced Customer Engagement:** Offer personalized wealth management services backed by holistic financial data.
- **Improved Risk Assessment:** Leverage real-time insights for accurate credit scoring and personalized loan offers.
- **Streamlined Onboarding:** Simplify KYC and document verification processes.
- **Data-Driven Product Development:** Design innovative financial products tailored to individual needs and preferences.



Supercharge Fraud Detection!

- **Real-time Data:** Instantly verify income, assets, and transactions across accounts.
- **Holistic Analysis:** Detect anomalies and suspicious patterns for smarter risk assessment.
- **Faster Red Flags:** Identify potential fraud attempts earlier to minimize losses.
- **Collaborative Defense:** Share insights with other institutions for industry-wide protection.



Unlocking Growth for MSMEs

- **MSME loans simplified:** Faster approvals with secure, verified financial data.
- **Accurate underwriting:** Assess creditworthiness beyond traditional documents.
- **Tailored products:** Offer personalized loan options based on real-time business performance.
- **Reduced risk:** Early fraud detection and improved repayment predictions.

Overall the account aggregator network empower the MSMEs & lenders for smarter, faster financing.



Data Sources – Unveiling a Holistic View, Go Beyond Bank Statements

Expand your financial picture beyond bank statements.

Leverage its power to unlock insights from diverse data sources like;

- Bank Statements
- GST
- Insurance
- Investments (equity & mutual funds)

Gain a holistic view of your financial health, make informed decisions, and unlock hidden opportunities – all through a single, secure platform. Experience financial empowerment like never before with Digitap.



Learn how to share bank statements, Investment GST details and much more via an account aggregator concerning your use cases.

Would you like to explore the process flow?

[Get in touch!](#)



Data Sharing with Multiple Account Aggregators

Onboard with Multiple Account Aggregators

Digitap breaks down the walls between you and your financial data, offering unparalleled choice and flexibility through its support for multiple account aggregators (AAs). Here's what that means for you:

Freedom to Choose: No more being tied to a single AA. With Digitap, you have the power to connect with **OneMoney, Anuamati, Finvu, NADL**, and potentially more AAs in the future.

Data Fetching Transparency: Compare success rates and data fetching performance across different AAs to make informed decisions about which one works best for you.



Supported Banks

PRIVATE BANK

AU Small Finance Bank Limited	Central Bank of India	IDFC First Bank	Kotak Bank	Union Bank of India
Axis Bank	City Union Bank	Indian Bank	Punjab National Bank	Yes Bank
Bank of baroda	Federal Bank	Indian Overseas Bank	Punjab & Sind Bank	
Bank of India	HDFC Bank	IndusInd Bank	SBI	
Bank of Maharashtra	ICICI Bank	Karnataka Bank	South Indian Bank	
Canara Bank	IDBI Bank	Karur Vysya Bank (KVB)	UCO Bank	



Supported Banks

CO-OPERATIVE BANKS

Andhra Pradesh Grameena Vikas Bank	Andhra Pragathi Grameena Bank	Arunachal Pradesh Rural Bank	Aryavart Bank	Assam Gramin Vikash Bank
Bangiya Gramin Vikash Bank	Baroda Gujarat Gramin Bank	Baroda Rajasthan Kshetriya Gramin Bank	Baroda UP Bank	Chaitanya Godavari Grameena Bank
Chhattisgarh Rajya Gramin Bank	Dakshin Bihar Gramin Bank	Ellaquai Dehati Bank	Himachal Pradesh Gramin Bank	Jharkhand Rajya Gramin Bank
Karnataka Gramin Bank	Kerala Gramin Bank	Madhya Pradesh Gramin Bank	Maharashtra Gramin Bank	Odisha Gramya Bank
Paschim Banga Gramin Bank	Tamil Nadu Grama Bank	Telangana Grameena Bank	Saurashtra Gramin Bank	Uttarakhand Gramin Bank



Supported Banks

SMALL FINANCE BANK & **PAYMENTS BANK**

The list continues. To know whether your customer bank has been supported or not, reach out to us!

[Get in touch](#)



Supported Account Types

All types of accounts with banks can be accessed with AA. All banks currently support solo savings accounts and proprietor/partnership accounts. However, banks are working towards supporting all types of accounts, including joint accounts, corporate accounts, fixed deposits, and loan accounts. The table below provides status of live account types on AA.

**Individual
Accounts**

Joint

Deposits

**Proprietor/
partnership**

**LLP/
Corporate**



Feature Highlights

1. Can directly fetch from the source, no need to deal with fraudulent PDFs
2. Connectivity to Multiple Account Aggregators
3. End-to-end integrated solutions
4. A seamless UI to fetch bank statements from
 - Netbanking
 - PDF upload
 - Through Account Aggregator
 - Email
5. Fetch the data multiple times thereby monitoring the risk probability during loan duration
6. Access the complete financial health of the customer and continuously monitor it



What's New & Unique?

We are committed to taking Account Aggregator integration to the next level. As a result, we offer unparalleled access to your financial data.

Market-leading success rates:

Get more data points through robust and diverse AA connections.

Full transparency:

Explore every step of the data-sharing funnel within the entire AA network.

Beyond bank statements:

Share a wider range of data points, including GST, Insurance, Mutual Funds, equity stocks, and more.

First-mover advantage:

Along with Bank statement analysis, go LIVE with GST analytics, one of the first TSPs to unlock this valuable data source.



Custom UI/UX

Seamless UI/UX: A Consistent Experience Across Accounts

Imagine seamlessly accessing your finances from various banks, all through a single, familiar interface. That's the power of our custom UI/UX feature in action.

- No new layouts and functionalities every time you switch between banks or account aggregators.
- You know where to find information, initiate transactions, and manage your accounts, regardless of the underlying platform.
- consistent UI/UX ensures that you're always prepared for future integrations and expansions within the account aggregator network.



Funnel Visibility – Unveiling the Funnel, Empowering Control

Imagine a clear view of each step taken, from initial account selection to final data access:

1. Customer Journey Transparency

- **Visualize the funnel;** identify friction points, and optimize the process for smoother onboarding and data access.
- **Track key events:** Gain insights into critical moments like OTP verification, account appearance, and AA selection, allowing for targeted assistance if needed.
- **Understand user behavior:** Analyze trends and patterns to tailor communication and support based on specific user needs and preferences.



Funnel Visibility – Unveiling the Funnel, Empowering Control

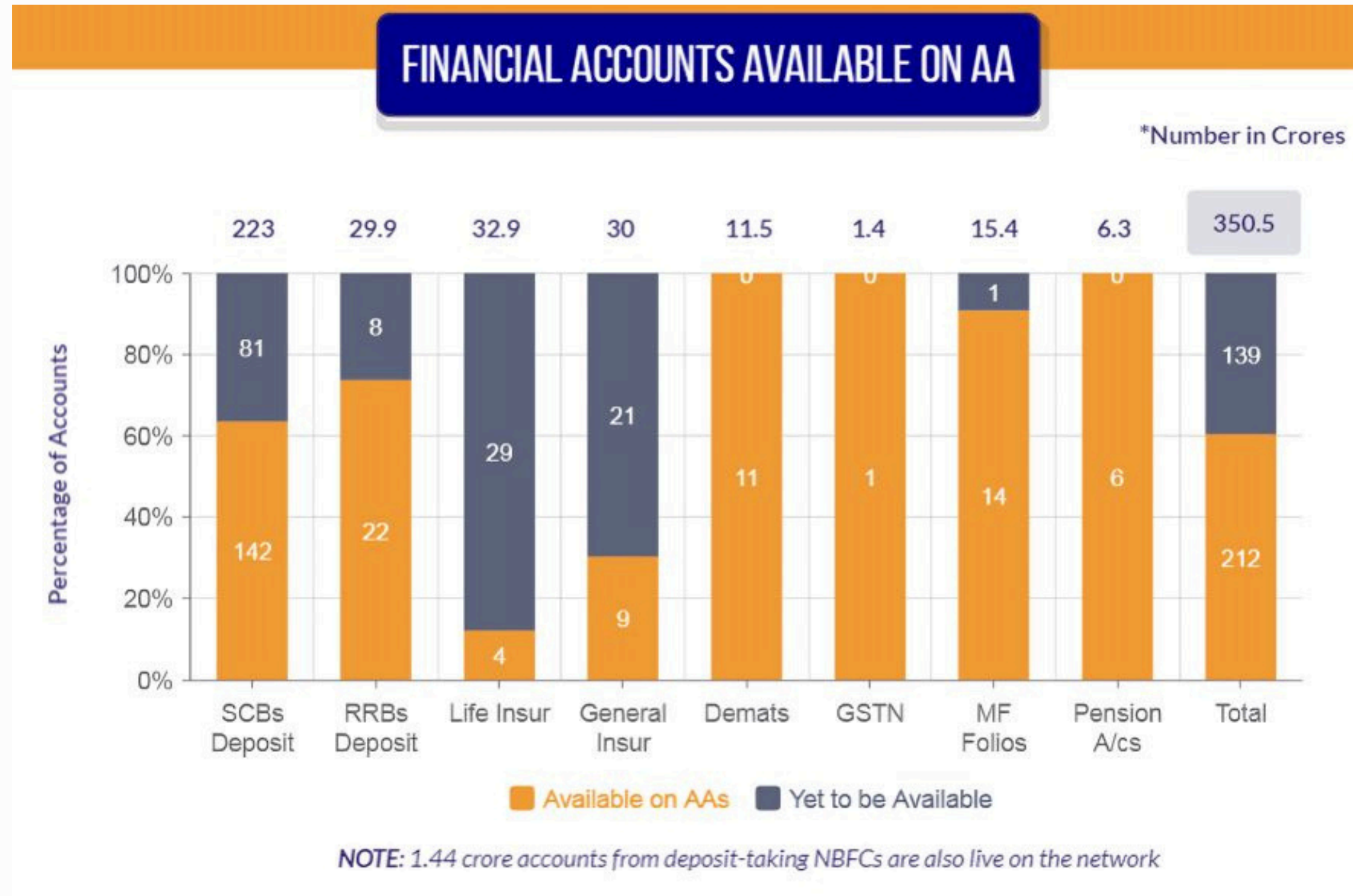
2. Enhanced Fraud Prevention:

- **Proactive anomaly detection:** Flag suspicious activity based on unusual funnel navigation or data access attempts.
- **Real-time monitoring**
- **Improved user trust:** By fostering transparency and demonstrating proactive security measures

Digitap empowers clients to guide users effectively, anticipate their needs, and address concerns promptly. This translates into a smoother user experience and a more secure and efficient data sharing ecosystem.



Rapid growth in financial accounts integrated with the AA Network!



Need help getting started? Contact Us!



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Thank You 😊

For exploring with us!

