

# Cashfree Payments' Secure ID launches AI-powered, Multilingual Video KYC; Aims to Boost user Conversions by up to 80%

Category: Business

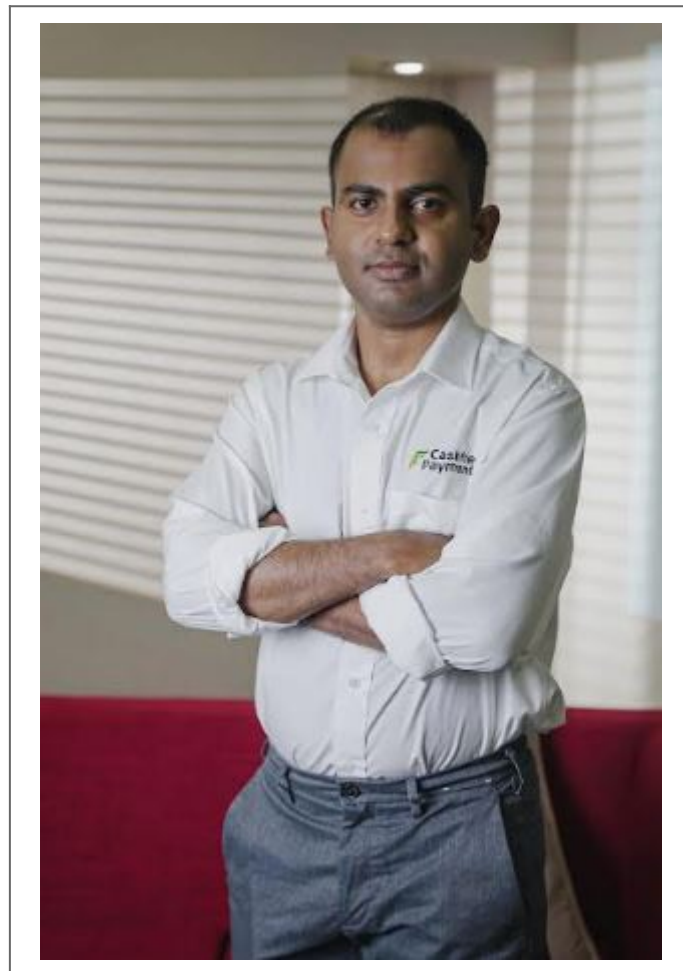
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- Built to empower NBFCs, banks, lending platforms, insurance companies, and other regulated entities to digitally onboard users pan-India, including tier 2 and tier 3 regions
- Supports low-bandwidth environments and makes pre-call form-filling 7X faster

- It is mobile-first, compatible with 10k+ devices and provides access to over 20 regional languages with live AI-based translation during calls
- The platform boasts of AI-powered fraud detection capable of running more than 20 real-time checks, including deepfake and spoof detection

**Cashfree Payments'** risk and verification arm, **Secure ID** has announced the launch of an RBI compliant, [AI-powered Video KYC \(VKYC\) solution](#) today. Aimed to boost **user conversions by up to 80%**, the platform is built to empower NBFCs, banks, lending platforms, insurance companies, and other regulated entities to digitally onboard users pan-India, including tier 2 and tier 3 regions.



**Reeju Datta, Co-founder, Cashfree Payments**

Commenting on the launch, **Reeju Datta, Co-founder, Cashfree**

**Payments** said, “At Cashfree Payments, we understand the risk and compliance needs of Indian [businesses](#). Our AI-powered Video KYC is designed to address one of their biggest pain points-secure, compliant, and seamless customer onboarding. By reducing fraud and drop-offs, and enabling real-time verification even in remote areas, this solution will help [businesses](#) expand and scale faster. It’s a step forward in our mission to power growth with accessible, trusted, and future-ready financial infrastructure.”

As per data presented in the Lok Sabha, India has lost Rs. 107.21 crore to cyber fraud in the first three quarters of the ongoing financial year (FY25). With digital identity fraud on the rise and manual KYC processes plagued by high drop-offs and operational inefficiencies, the demand for a secure, scalable, and user-friendly solution has never been more critical. Traditional onboarding journeys often require users to fill lengthy forms, suffer long wait times, and navigate complex interfaces, leading to user fatigue, compliance gaps, and high operational costs.

Cashfree’s VKYC redefines the onboarding experience by offering an AI-assisted video KYC journey that supports low-bandwidth environments and makes pre-call form-filling 7X faster. It is mobile-first, compatible with 10k+ devices and provides access to over 20 regional languages with live AI-based translation during calls, ensuring every Indian gets onboarded with ease, regardless of device or language.

To combat user drop-offs, Cashfree’s VKYC integrates smart queue management with dynamic agent routing, priority queuing, and AI-powered nudges via WhatsApp, SMS, and email. Slashing live call duration to under 3 minutes (vs. 8-10 mins average), it enables each agent to handle over 200 calls per day. The platform boasts of AI-powered fraud detection capable of running more than 20 real-time checks, including, deepfake and spoof detection, PAN-Aadhaar match, face match, liveness detection, and geo-tagging, helping financial institutions

reduce risk while remaining compliant with RBI and IRDAI guidelines. The system also generates tamper-proof, RBI-compliant audit trails in real time, boosting auditor efficiency through AI-powered tools.

Cashfree's VKYC integrates with the company's broader [SecureID](#) stack, which offers a range of APIs for identity verification and fraud prevention. With VKYC, Cashfree Payments is doubling down on its commitment to reimagine the future of digital identity verification and fraud prevention for [businesses](#), enabling them to onboard the next billion users with trust, speed, and simplicity.

## **About Cashfree Payments**

Cashfree Payments is a leader in payments in India. Founded in 2015, Cashfree Payments processes transactions worth \$80B annually for more than 800,000 [businesses](#).

Businesses use Cashfree Payments to collect payments from 100+ payment methods, make payouts, make cross border payments, improve conversions with a one-click checkout, recover abandoned carts, and predict and reduce returns. With an easy onboarding and integration process, and compatibility with popular merchant platforms like Shopify, Wix, WordPress, WooCommerce, WhatsApp, Cashfree Payments enables [businesses to start transactions within a day](#). Cashfree Payments directly connects with all payment networks and owns its payment processing technology end-to-end, ensuring higher success rates and reliability. Built for scale, it enables [businesses](#) to process an industry-leading 12,000 transactions per second, handling peak demand effortlessly.

Alongside payments, Cashfree Payments offers SecureID, an identity verification stack with a comprehensive suite of APIs and KYC components. SecureID enables fintechs and startups to streamline compliant onboarding and KYC flows by minimising user inputs, thus reducing drop-offs, intelligently verifying

identity documents, and detecting fraud and anomalies with high accuracy.

Cashfree Payments is authorised by the Reserve Bank of India to operate as a payment aggregator for both domestic and cross-border payments, and was one of the first entities to be authorised. It is also authorised to issue Prepaid Instruments.

Cashfree Payments is backed by Silicon Valley investor Y Combinator, Apis Partners, State Bank of India (SBI), and was incubated by PayPal.

