onfido | Chipper

case study

35%

reduction in time to onboard a customer

powered by AI-driven identity verification

95%

automation rate for verifying customers

for increased operational efficiency at scale

Chipper

Chipper Cash is delivering convenience and simplicity to over 4 million users to easily move money across town, across Africa or across an ocean. Chipper Cash is the borderless way to securely send and receive money.

The challenge

Chipper Cash are on a mission to enable safe and secure financial services for underserved communities, driven by the belief that sending money back home or across town should be a pain-free experience for everyone in today's modern digital economy.

Traditional money transfer options available in Chipper Cash's core markets create unnecessary friction, due to complex, cumbersome, and expensive processes. The Chipper Cash team experienced these challenges first-hand, and set out to help people just like them overcome the challenges associated with sending money to friends and family. Chipper Cash is today offering an app-based service that provides a fast, free, and seamless way to send money abroad.

From day one, Chipper Cash knew their focus was to be the best money transfer company. They were not interested in becoming identity experts, and knew finding a proven and reliable identity partner was essential to help Chipper Cash meet both their compliance needs and their customer expectations at account creation. They believe that "signing-up for the service should be as easy or easier than using the service itself".

Chipper Cash needed an experienced identity partner capable of stopping fraud techniques such as synthetic IDs. And they wanted a partner that could process a variety of documents across the African market at scale.

The solution

Chipper Cash selected Onfido as their identity provider to ensure the onboarding experience for their customers is efficient, compliant, and friction-free. Beyond meeting KYC requirements and stopping fraud, they wanted the sign-up process to be a best-in-class experience for their valued customers. With over 3 million users and growing, it's imperative for Chipper Cash to provide a fast and pain-free experience for every customer.

The ability for Chipper Cash to integrate Onfido into their existing workflows through our image capture SDK vastly accelerated time-to-market, while reducing the burden on their development team. Chipper Cash has deployed a number of Onfido services to meet their needs, including our ID and Slefie Checks, Identity Record, and OCR Autofill.

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"Partnering with Onfido has helped us deliver a premium onboarding experience for new customers while enabling us to meet strict KYC requirements. The sheer scale of Onfido's identity verification has accelerated our strategic growth targets, supporting over 50,000 identity checks daily.

Hasan Luongo
Vice President Marketing, Global Marketing, Chipper Cash

The Results

The word is out and new users are flocking to the extraordinary experience and service Chipper Cash provides at the rate of 40,000 new users per day.

Onfido's identity verification technology is streamlining operations, confidently adding new users, and accelerating the approval workflow process. With Onfido, **Chipper Cash reduced the time to onboard and verify a customer by 35%, to just a few minutes, helping the business grow in line with their ambitions**.

Chipper Cash work tirelessly to ensure the customer is always put first and treated with empathy. With Onfido, Chipper Cash puts their customer-first mantra in motion by enabling a Real Identity approach: using a document and a selfie to validate that a customer is truly that customer, rather than relying solely on credit data with poorer coverage.

Flexibility is key for Chipper Cash in order to capture a holistic view of their customers. Integrating a blend of Onfido services that include an ID Check, a Selfie Check, Identity Record Check and more helps Chipper Cash make more intelligent decisions about when to enable access for their customers. With Onfido, **Chipper Cash are automating 95% of the customer verification process, setting them up for scale**.

Chipper Cash is well on the way to fulfilling their goal to enable customers to send and receive money across Africa in a seamless and friction-free way. By treating their customers as people first, Chipper Cash are revolutionizing the way money is transferred across borders. Today, Chipper Cash serves the following 8 countries with plans to continue expanding: Ghana, Kenya, Nigeria, Rwanda, Tanzania, Uganda, United Kingdom, South Africa. Find out more at chippercash.com.

Integration tools

API | SDK | Dashboard | Salesforce

We work with

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