

FIP

Financial Information Platform — Unified Policy Data for the AA Ecosystem



INDUSTRY
Insurance



PRACTICE
Digital Transformation



SERVICE
Data Platform & API



OFFERING
FIP — AA Ecosystem
Compliance

CHALLENGE

Policy data siloed across two core systems — with no unified view for consumers or partners.

Customers appearing under different identities across systems, making it impossible to link all policies belonging to the same person.

No secure, standardised API to expose insurance data to the Account Aggregator (AA) ecosystem as mandated by RBI/IRDAI.

SOLUTION

Built the Financial Information Platform (FIP) — an end-to-end automated data pipeline integrating core system data into a single, unified data platform.

Intelligent customer identity resolution engine links the same customer across both systems, giving a 360° policy view regardless of source.

Secure, encrypted HTTPS API layer serving real-time policy data — discovery, profile, summary, cover, vehicle, and transaction — to authorised FIU consumers.

IMPACTS & BENEFIT

Single unified view of all customer policies across core system data — enabling seamless AA ecosystem compliance.

Customers can discover all linked policies using just their mobile number — across motor, health, and other insurance lines.

Daily automated data refresh ensures consumers always receive up-to-date policy information with zero manual intervention.

Bank-grade security: encrypted responses, rate limiting, and full audit trail on every API transaction.