PRD · PORTFOLIO VERSION

Instant KYC with DigiLocker

Replace 4–5 day manual KYC with instant DigiLocker verification, with a manual fallback, so students can apply for gigs right after signing up.

Owner: Abhinav Chaudhary, Product Manager **Product:** Timbuckdo Students App

Team: app, full-stack, UI/UX, QA

1 Problem

Students download the app, sign up and stay active, but few apply for jobs. The analytics funnel shows a **42% drop-off at KYC verification**. KYC is checked manually by the Timbuckdo team and takes **4–5 days**; students can't apply while they wait, and many never return.

2 Goals & metrics

TYPE	METRIC	BASELINE
Primary	Drop-off at the KYC step	42%
Secondary	Verified users	Current quarter
Secondary	Time from KYC start to verified	4–5 days
Secondary	Job applications from verified students	Current level
Guardrail	Verification cost per student	₹3–4 on Decentro
Guardrail	Share of students falling back to manual review	New metric

3 Users

- **Students** who have signed up and need to verify before applying for gigs.
- **Timbuckdo operations team**, who currently review every submission by hand.

4 Scope

In scope

- DigiLocker verification inside the Students App (via Decentro at launch).
- Manual document upload as a fallback when DigiLocker fails.
- Direct DigiLocker integration, built in parallel to replace Decentro.
- Funnel tracking for every KYC step.

Out of scope

- Changes to sign-up, gig discovery or the application flow itself.
- Expanding the manual verification team.

5 Requirements

#	USER STORY	ACCEPTANCE CRITERIA
R1	As a student, I can verify my identity with DigiLocker without leaving the app flow.	"Verify with DigiLocker" is the default KYC option. After consent, the result is shown in the app.
R2	As a verified student, I can apply for gigs immediately.	On success, KYC status updates instantly and applying is unlocked without any manual step.
R3	As a student whose DigiLocker verification fails, I can still get verified.	On any failure (e.g. server error, consent not completed), the student sees a clear message and the option to upload documents for manual review.
R4	As an operations team member, I only review students who couldn't use DigiLocker.	The manual review queue contains fallback submissions only.
R5	As the business, we can move from Decentro to direct DigiLocker without disrupting students.	Switching provider does not change the student-facing flow. Decentro is switched off once direct integration is stable.

#	USER STORY	ACCEPTANCE CRITERIA
R6	As the product team, we can see where students drop off in KYC.	Events tracked: KYC started, DigiLocker success, DigiLocker failure (with reason), fallback upload, manual approval.

6 Options considered

OPTION	TIME TO LIVE	COST	DECISION
More people for manual review	—	Recurring, grows with sign-ups	Rejected
DigiLocker via Decentro	Within a week	₹3–4 per verification	Launch now
Direct DigiLocker integration	~1 month	Build effort, no per-verification fee	Build in parallel, then switch

7 Risks & mitigations

RISK	MITIGATION
DigiLocker or Decentro downtime / server errors	Manual upload fallback (R3); failure reasons tracked (R6).
Per-verification cost grows with volume	Direct integration replaces Decentro (R5).
Some students can't use DigiLocker	Manual upload fallback stays available.
Direct integration takes longer than planned	Decentro keeps running until the switch, so students aren't affected.

8 Rollout

1. **Week 1:** launch DigiLocker via Decentro with manual fallback and funnel tracking.
2. **In parallel (~1 month):** build and test direct DigiLocker integration.
3. **Switch:** move traffic to direct integration once stable; turn off Decentro.
4. **Review:** compare KYC drop-off, time to verification and fallback share against baseline.

9 Outcome

KYC drop-off fell from **42% to 18%**, verified users grew **35% in one quarter**, and verification went from **4–5 days to instant** for DigiLocker users.