IQ

# Trust, Security and Enhanced Communication: How Airtel IQ Helped HDFC

## Company Background

In the ever-evolving landscape of the financial sector, trust stands as the cornerstone of success. As one of India's leading private sector lenders, HDFC Bank offers a seamless and smooth financial experience, promising its customers unprecedented convenience, accessibility, and support.

## Challenges

HDFC faced the challenge of providing customers with up-to-the-minute information on their financial transactions.

To inform, protect, and secure, HDFC searched for a solution to support their scaling business and handle increased loads.

The demand for zero latency added complexity to the equation, requiring a solution bridging the gap between real-time updates and seamless communication without compromising speed.

In addition, they needed to ensure data security at rest and in motion and shield customers from unknown threats.

## Solution

HDFC entrusted Airtel IQ —the world's first network-integrated, cloud-based CPaaS, fortified with spam protection— to support its business objectives.

**Real-Time Information Delivery in a Zero-Latency Environment:** Airtel IQ offers HDFC bank with robust, secure omnichannel communication suite with an SLA-based 99.9999% uptime. Airtel's pan-India network and round-the-clock support enabled HDFC to dispatch customized messages to its nationwide customer base with near-zero latency.

**Smooth transactions and Convenience:**
Airtel IQ's all-inclusive, feature-rich, and easy-to-integrate True Delivery APIs enabled HDFC to automate their communication journey for accurate and real-time delivery of all customer messages. Airtel also offered voice messaging capability to ensure that the bank and its customers had alternative means to send and receive communication.

**Multi-Layered Security Amidst Scaling Business Operations:**
For data security, Airtel IQ employed Dedicated MPLS lines, TLS and SSL-based authentication, and end-to-end encryption, ensuring data safety in both rest and motion

**Regulatory Compliance:**
Dedicated MPLS lines, TLS, and SSL-based authentication, along with end-to-end encryption, ensure constant data security, whether at rest or in motion. This comprehensive approach has enabled HDFC to comply with the latest TRAI, GDPR, and RBI guidelines, ensuring data safety and privacy.
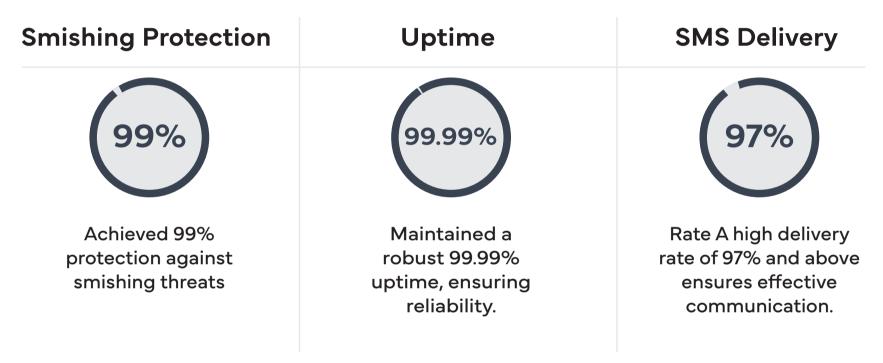
**Proactive Threat Protection for Customers:**
Airtel's SpamShield, an AI/ML-based Anti-Phishing engine, provides enhanced protection against fraudulent messages, preventing the termination of HDFC customers with Airtel IQ.

## Impact

The implementation of Airtel IQ resulted in significant positive outcomes for HDFC:

| Smishing Protection | Uptime | SMS Delivery |
|---|---|---|
| **99%** | **99.99%** | **97%** |
| Achieved 99% protection against smishing threats | Maintained a robust 99.99% uptime, ensuring reliability. | Rate A high delivery rate of 97% and above ensures effective communication. |

### 650+ million
Achieved a capacity of 650+ million requests, demonstrating scalability.

### Security Compliance
Highest levels of compliance with TRAI, RBI, and GDPR guidelines.