



Fast, secure and scalable mass SMS capability for IPPB



Airtel IQ helps IPPB reach its **5.5 crore customers** across India efficiently.

As preference for online transactions grow, the use of SMS for timely communication has regained prominence. This reliable and cost-effective means of targeted communication also played a crucial role for our client — India Post Payments Bank (IPPB) — in keeping its customers informed at every step of their digital banking journey.

About IPPB

India Post Payments Bank (IPPB), established under the Department of Posts, Ministry of Communication with **100% equity** owned by Government of India, was launched by the Hon’ble Prime Minister Shri Narendra Modi on September 1, 2018. The bank was set up with the vision to build the most accessible, affordable and trusted bank for the common man with the fundamental mandate to remove barriers for the unbanked, underbanked and reach the last mile by leveraging the postal network.

IPPB’s reach and operating model is built to enable paperless, cashless and presence-less banking, through a CBS-integrated smartphone and biometric device.

Business Challenge

As a financial services provider, keeping customers informed on time is integral to ensure transparency and garner customer trust. IPPB relied on SMS to send OTPs, security alerts, transaction updates and other such information to customers. However, data security and privacy were major concerns due to stringent TRAI and RBI protocols. Also, ensuring zero latency in delivering so many SMSs across villages and towns is a challenge. Considering that data transmissions were time-sensitive and confidential, IPPB had to look for a more trusted, scalable and reliable alternative.

The Solution

IPPB chose Airtel IQ — the world’s first network-integrated, cloud-based CPaaS — for its requirements. A robust, intuitive and secure, omnichannel communication suite with **SLA-based 99.99% uptime**, Airtel IQ’s all-inclusive, feature-rich and easy-to-integrate APIs enabled IPPB to automate SMS for accurate and real-time delivery of all messages to customers. It also offered voice messaging capability to ensure that the bank and its customers had alternative means to send and receive messages if there was a disruption in SMS.

Powered by Airtel’s resilient, pan-India network and round-the-clock support, IPPB could send customised messages to its nationwide customer base with near-zero latency. Overload control, adaptive routing, message queuing and prioritisation addressed IPPB’s scalability requirements. With TLS and SSL-based authentication and end-to-end encryption, it also enabled IPPB to be compliant with all TRAI and RBI guidelines for data safety and privacy.

The impact

Achieved capacity of sending
250 million
messages per month

Ensured delivery of messages within
15 seconds
irrespective of location

Achieved
99.99%
service uptime

Ensured complete regulatory compliance with
RBI & TRAI