iONBOARD DIGITAL PLATFORM

Frequently Asked Questions (FAQ)

Q. What is the iOnboard platform?

iOnboard (**https://itgalax.com/digital-onboarding**/) is part of iGalax Suite of Solutions and perhaps the first dedicated digital onboarding solution launched in the South Pacific. The iOnboard platform was built through grant assistance from the UN Capital Development Fund's Pacific Insurance and Climate Adaptation Programme (PICAP). The system is built to facilitate seamless on boarding of customers and members for PICAP's climate and disaster parametric micro-insurance product.

Q. Why is iOnboard significant?

iOnboard is a step towards digital transformation for the MSME sector in the Pacific. These are the institutions that are challenged technically and do not have a system to manage customer database. Having an affordable cloud-based system, will ensure that these institutions are able to take advantage of internet services to start capturing and storing information in a structured format. This will then allow usage of the data in a variety of ways. For example, the Ministry of Agriculture can use the information to understand the farmers associated with different cooperatives. Similarly, each of these institutions can customize the iOnboard platform for their own use. Eventually, the platform can be tweaked to perform solutions that are feasible at the ground level to meet the actual requirements of the farmers and members.

Q. Who can use the iOnboard platform?

iMicro, Small and Medium Enterprises: iOnboard can be used by the MSME as well as the larger enterprises. Use case of iOnboard will vary depending the sector using it. MSMEs generally lack basic and structured database applications, use spreadsheets or manual registers to store information about their members. To these institutions, iOnboard will serve as an entry level record-keeping system. Details of their members/customers can be stored in a secure private database on the cloud and accessed through the internet. This reduced dependency on installing internal infrastructure offers a compelling, cost-effective solution to safeguarding member information.

Large Enterprises: For larger enterprises, iOnboard will function as an application that allows remote onboarding. The platform is accessible on a tablet and mobile device, meaning large enterprises can onboard their customers remotely – an important feature to have in Covid-19 times. Telecom providers and their sales agents can use the platform to onboard customers on the road, while insurance providers can use it to onboard farmers in rural areas. This will be a game changer by taking technology to the public instead of people coming to respective offices to get their work done.

Q. How will iOnboard support PICAP's work?

Partner organization's using iOnboard can use the platform to link members to the parametric insurance product rolled out through PICAP. The iOnboard facility captures and safely stores all relevant information of the product's beneficiaries required by the insurance provider. This allows them to enroll customers onto the parametric insurance scheme with ease and make the payments to beneficiaries efficiently following a disaster.

Q. As member/customer, how can I join iOnboard?

a. Group Onboarding: Members associated with agri-agencies or any cooperatives can join through the group onboarding process. A number of members from any given agri-agency can be enrolled to the parametric insurance scheme through the iOnboard platform. These agri-agencies will have access to web and tablet-based applications to allow them to do this.

b. Individual Onboarding: The platform will also be available through a mobile application. Individual retail customers will be able to use the iOnboard Mobile app to subscribe and apply for an insurance scheme of their choice. In the future, through partnerships with insurance providers, we intend to extend account related information to members through the mobile app.

Q. Who are the current partners that will have access to the iOnboard platform?

To start off, through our partnership with PICAP, the following agri-agencies and cooperatives have come onboard and will have access to the platform:

1. Fiji Rice Limited
2. Tailevu Dairy Farmers Cooperative Association Limited
3. Sugarcane Growers Council
4. Cane Farmers Cooperative Savings & Loan Association
5. Sugarcane Growers Fund
6. Fiji Coconut Millers Limited

We also have private insurers such as:

1. Fiji Care Limited
2. Sun Insurance

The pilot launch of the platform is scheduled for August 25, 2021 prior to the start of the cyclone season in November. The Pilot launch will have 500 members participating in the programme, including women, youths and MSMEs.