




We increased our conversion by +6% with OTPless’s WhatsApp Zero-Tap login

 Website:

freo.money

 Category:

Fintech

 Location:

India

About Freo

Freo is a digital credit platform that provides instant credit lines to users for small ticket-size purchases. Aimed at making short-term credit more accessible, Freo is trusted by millions across India for its seamless credit offerings and quick checkout experience.

10M


Total Users

99.5%

Success Rate

1M+

Monthly Logins



Anurag Singh

Product Manager

★★★★★

“

Otpless has been a game-changer. Their lightweight SDK and WhatsApp zero-tap login drastically improved authentication speed and pushed our conversion by +6%. With their responsive support, integration was seamless. We’re excited to scale this further!

”

Problem Statement

Freo encountered key challenges with its existing authentication setup, which relied on multiple vendors. This fragmented approach led to complex orchestration, increased development overhead, and inconsistent user experiences across platforms. With rapidly growing user base and almost 8% of authentications getting failed, Freo struggled to scale and provide a reliable auth system required for a high-growth fintech startup.

Freo needed a unified authentication solution that could not only streamline backend operations but also enhance user conversion, reduce latency, and simplify ongoing maintenance. The goal was to ensure a seamless, secure login experience that could keep up with user expectations and the pace of product growth.

OTPless Solution

OTPless introduced Smart Auth SDK, featuring WhatsApp zero-tap authentication complemented by fallback options like SMS. The solution's intelligent routing automatically selects the most efficient channel for each user, significantly reducing manual intervention and simplifying authentication management for Freo's engineering team.

Integration

The integration with Freo was smooth and fast. Our teams worked closely together to implement the Smart Auth SDK across both Android and iOS platforms. One of the key enablers of this smooth integration was the SDK's lightweight footprint: under 400 KB, which ensured that performance remained uncompromised while embedding a powerful authentication solution.

Throughout the integration process, our dedicated solutions engineer worked closely with Freo's product manager and developer, providing real-time support and expert guidance every step of the way. This collaborative approach allowed us to address questions and challenges immediately, enabling Freo to launch smoothly and confidently.

Rollout

The rollout kicked off smoothly with the mobile platforms, going live without any hiccups. Thanks to the high initial success and seamless performance on Android and iOS.

Results

After integrating OTPLESS, Freo experienced significant improvements across key authentication metrics. **The conversion increased by +6%, ensuring a smoother and more reliable login experience.** At the same time, **the average authentication time was cut nearly in half, from 12–15 seconds down to just 6–7 seconds**, greatly enhancing user satisfaction and reducing friction. Additionally, the vendor management overhead, which had previously been high, was drastically minimized. Our streamlined solution and dedicated support, allowed Freo’s team to focus more on core business priorities rather than operational complexities.

The impact:

- **99.5% success rate**
- **+6% increase in conversion**
- **+50% faster authentication**