



Know Your Customer Fill In API

Removing the friction around road tolls

Case study for road toll payments using the CAMARA-standardised Know Your Customer (KYC) Fill In API – [View API Descriptions](#)

Business Problem

Drivers in Serbia can use the ENPay app to pay road tolls. But registering for the app required users to manually enter their personal information, which increases friction and extends the time needed to complete onboarding.

Impact

Automating the KYC flow has significantly reduced the time required for users to complete registration from up to 5 minutes to less than 30 seconds, resulting in higher onboarding completion rates, according to ENPay. By eliminating manual input, the number of form errors and failed registrations has also dropped substantially. At the same time, verifying phone number ownership has improved overall platform security and reduced potential misuse.

Technical Solution

ENPay is using the CAMARA-based KYC Fill In API via IPification to verify a new user's phone number with the relevant mobile operator. Once the number is verified, the operator returns validated user information, which enables ENPay to automatically populate the registration form.

Value

For ENPay, the new onboarding flow has boosted the conversion of new users, accelerated adoption of digital toll payments, and lowered support costs related to incorrect or incomplete user data. The improved customer experience strengthens ENPay's position as a modern, user-centric tolling solution and supports long-term growth by rapidly expanding its active customer base.

"Since our core value proposition is to provide a seamless toll-payment experience through automatic lane tags, we needed a faster and more intuitive registration flow to match the convenience of the service itself. Using the KYC Fill API reduces manual data entry to a minimum and ensures that user details are accurate and authenticated, providing a fast-lane onboarding experience from the very beginning."

Nikola Jokic, General Manager at ENPay/ALLYES

