



Battlecard

# Vishwaas AI vs. Privy (IDfy)

**How to use this card:** Privy appears most frequently in mid-market and BFSI accounts as a lightweight Indian alternative. Use this card when a prospect mentions Privy or IDfy in the context of consent management or DPDP compliance.

## About Privy (IDfy)

Privy is an Indian consent management and e-KYC solution offered by IDfy, an Indian digital identity company. IDfy's primary business is identity verification (Aadhaar, PAN, GST verification for KYC) and digital onboarding. Privy is their consent management add-on.

Privy's core strengths: India-based, INR pricing, integration with IDfy's eKYC pipeline, SMB-friendly.

Privy's core limitations: Point solution (consent + e-sign); no end-to-end DPDP compliance; no cryptographic non-repudiation; no breach management, DPIA, or DPR module; no identity unification; no consent propagation.

## Quick Reference

	Vishwaas AI	Privy (IDfy)
DPDP Module Coverage	15 modules — end-to-end	Consent + e-sign only
Non-repudiation	SHA-256 + RSA + RFC 3161 TSA	No cryptographic proof
22 Indian languages	✔ All Eighth Schedule	⚠ English + Hindi primarily
Identity unification	✔ Built-in	✘ None
Consent propagation	✔ < 5 sec SLA	✘ None
Breach management	✔ 72-hr DPBI clock	✘ Not available

DPIA module	✔ Full workflow + DPO approval	✘ Not available
DPR (rights) module	✔ Full lifecycle + SLA tracking	✘ Not available
Vendor management	✔ DPA tracking + risk scoring	✘ Not available
Append-only audit ledger	✔ Hash-chained, DB-level	✘ Standard audit logs
India data residency	✔ AWS Mumbai	✔ India-hosted
INR pricing	✔ All tiers	✔ SMB-friendly

## Where We Win

### End-to-End DPDP Compliance — We Win Completely

Privy handles consent collection and, where IDfy's e-sign is integrated, consent artifacts. But the DPDP Act is not just about consent. It requires:

- Rights management (DPR: access, correction, erasure, nomination, grievance) — Privy does not have this
- Breach notification (72-hour DPBI clock) — Privy does not have this
- DPIA (required for Significant Data Fiduciaries) — Privy does not have this
- Vendor / Data Processor management — Privy does not have this
- Consent propagation to downstream systems — Privy does not have this

A Privy customer is still 60–70% non-compliant with the DPDP Act after deploying Privy. They need additional tools or manual processes for everything Privy doesn't cover.

## Cryptographic Non-Repudiation — We Win

Privy records consent decisions. It does not implement SHA-256 hash chains or RFC 3161 TSA tokens. Its consent artifacts are stored records — valuable, but not independently verifiable cryptographic proof.

**Why this matters:** In a DPBI proceeding, the burden of proof is on the Data Fiduciary. A Privy consent record is a database entry that an administrator with database access could theoretically alter. A Vishwaas AI consent record is protected by a hash chain whose integrity can be verified mathematically, and a TSA token issued by a globally trusted third party that proves the record existed at a specific time — independently of Vishwaas AI or your organisation.

## Identity Unification — We Win Uniquely

Privy has no identity resolution capability. If the same customer appears in a BFSI company's CRM, loan origination system, and mobile banking app under different IDs, Privy cannot link them. Vishwaas AI's deterministic + probabilistic matching engine is purpose-built for this.

## Consent Propagation — We Win

Privy does not have a consent propagation engine. When a data principal withdraws consent through Privy, there is no mechanism to automatically notify downstream marketing, analytics, or communication platforms. DPDP Rules Rule 4(5) requires propagation — and manual propagation is operationally infeasible at scale.

## Modular Completeness — We Win Structurally

Using Privy for DPDP compliance requires:

- Privy (for consent)
- A separate tool or manual process for DPR requests
- A separate tool or manual process for breach management
- A separate tool or manual process for DPIA
- A separate tool or manual process for vendor DPA tracking

Total cost of ownership: 5 tools or processes vs. one Vishwaas AI subscription. And those 5 tools/processes do not share an audit trail, are not cryptographically linked, and create gaps that will be visible in a DPBI proceeding.

# Where Privy Wins

## eKYC Integration

IDfy's core business is digital identity verification — Aadhaar, PAN, GST, face match. Privy benefits from tight integration with IDfy's eKYC pipeline. For BFSI customers who need eKYC + consent in a single flow, Privy's advantage is the combined identity verification + consent journey.

**Counter:** "Vishwaas AI supports Aadhaar OTP eKYC as an identity verification method for DPR requests — the highest-risk moment where strong identity verification is most important. For the consent collection flow specifically, OTP-based identity is typically sufficient under DPDP Act standards. If eKYC is a core part of your onboarding flow, we can discuss integration options."

## Established SMB Presence

IDfy has significant SMB market presence through its eKYC and digital onboarding products. Privy benefits from those relationships.

**Counter:** "We respect IDfy's distribution. The question for your DPDP compliance strategy is: is a consent-only tool sufficient, or do you need end-to-end compliance? The moment you receive your first erasure request or breach incident, you'll need infrastructure beyond what Privy provides."

## Simpler, Lighter Deployment

For a company that wants the minimum viable consent widget with minimal configuration, Privy is simpler to deploy.

**Counter:** "If minimum viable compliance is the goal, Privy may look simpler today. But the DPDP Act doesn't give partial credit — you're either compliant or you're exposed. The cost of the breach management module, the DPR module, and the propagation module not being there is ₹200–250 crore in exposure per incident. Vishwaas AI's Starter plan includes the consent core and is competitive in price — with the full compliance framework available when you need it."

# Objection Handling

"Privy is built in India — I'd prefer to support an Indian company."

We're both Indian — IdentityPlus is the Indian company behind Vishwaas AI, and Cross Identity has been serving Indian enterprises for over 10 years. The difference is that Vishwaas AI is a full DPDP compliance platform while Privy is a consent tool. Supporting Indian companies is great — but choose the one that actually protects you from ₹250 crore penalties."

"Privy is cheaper."

"Privy's consent module may be cheaper than Vishwaas AI's equivalent. But to get to full DPDP compliance with Privy, you still need a DPR management solution, breach management, DPIA, and consent propagation. Add those up — either multiple tools or manual processes — and the total cost almost certainly exceeds Vishwaas AI's Professional plan. And you still don't have cryptographic non-repudiation."

"We just need basic consent management — we're not that big."

"I hear that — let me ask: how many customers do you have? Under the DPDP Act, even a 50,000-customer startup has rights request obligations, breach notification obligations, and consent proof obligations. The DPBI's first enforcement actions are likely to be against high-visibility violations, not just large companies. A Starter plan with Vishwaas AI is designed for exactly your size — and it gives you the full compliance foundation, not just the consent checkbox."

"IDfy is already doing our KYC — adding Privy is easy."

"Integration convenience is real — I won't dismiss that. But let's separate the eKYC journey (IDfy does well) from the ongoing DPDP compliance operation (consent lifecycle, DPR processing, breach response). You may want to keep IDfy for eKYC and use Vishwaas AI for DPDP compliance. They address different problems and can coexist."

# Killer Question to Ask

- "Privy handles consent collection. What tool will you use for DPR requests — access, correction, erasure, nomination, grievance — with 90-day SLA tracking?"
- "If you have a personal data breach at 2am on a Saturday, how does Privy help you start the 72-hour DPBI notification clock and track your response?"
- "When a Privy customer withdraws consent, how does that withdrawal reach your email marketing platform, your analytics tool, and your CRM within the 5-second SLA required under DPDP Rules Rule 4(5)?"
- "Your customer data is in three systems — CRM, support tool, mobile app. When a data principal submits an erasure request, how does Privy help you identify and delete their records across all three?"
- "In which of the 22 Eighth Schedule languages does Privy serve consent requests? Can you show me consent in Tamil, Kannada, and Odia?"

# Competitive Positioning Summary

**Positioning Statement:** "Privy solves the consent collection step. The DPDP Act requires 15 modules of compliance infrastructure. Vishwaas AI is the complete platform — built by an Indian IAM company with 10+ years of enterprise experience, with cryptographic non-repudiation that Privy cannot match and a full rights-management and breach-response workflow that Privy does not have."



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