

Frequently Asked Questions - About Refyne

Q1. What is Refyne?

Refyne is Asia's #1 holistic Financial Wellness Suite. The company offers advance against 3-month pension service, earned pension advance drawal access scheme, and other financial wellness products and services. Your company has partnered with Refyne to give you access to some or all Refyne products.

Q2. How does Refyne function?

Refyne integrates with the government of Rajasthan's payroll/pension management systems. Once the government uploads your pension data, you can see what part of your pension amount you have access to. When you make a withdrawal on Refyne, you don't have to make any repayment—your company will deduct the amount from your monthly pension and pay to Refyne.

Q3. How can I use Refyne?

You can log in to iFMS3.0 through your SSO ID and submit your consent and undertaking to the service provider or financial institution authorized by RFSDL through the Pensioners/Family Pensioners Self-Service. You can access Refyne via IOS/Android App or Web App.

Q4. How safe is my data with Refyne?

Refyne stores all its data securely behind a firewall, which can only be accessed by parties with clear permission from the user. We are ISO 27001 and SOC2 (type-2) certified and follow the Reserve Bank of India's (RBI) guidelines.

Frequently Asked Questions - About KYC Verification

Q1. Is it compulsory to complete KYC?

According to Reserve Bank of India's (RBI) guidelines, KYC is mandatory for banks or NBFCs to transfer any amount to a customer's account. This is a