Incident Report: IR-2026-IN-021

Subject: KYC Video Verification Latency Spike

Date of Report: January 05, 2026

Status: Resolved

1. Executive Summary

Prospective borrowers in **India** were unable to complete the mandatory Video KYC (Know Your Customer) process. High latency on the third-party biometric streaming server led to a 90% drop-off rate during the "Liveness Test" phase of the application.

2. Incident Timeline (IST)

- **Jan 04, 06:00 PM:** Support tickets surge regarding "Connection Timeout" during video uploads.
- **Jan 04, 08:00 PM:** DevOps confirms that the CDN (Content Delivery Network) node in Mumbai was overwhelmed by a regional traffic spike.
- **Jan 05, 04:00 AM:** Traffic rerouted through the Chennai and Delhi nodes; primary Mumbai node upgraded.

3. Impact Assessment

- **Affected Region:** India
- **Impact:** ~3,200 applications stalled; estimated 15% customer churn for the 24-hour period.
- **Root Cause:** Regional CDN capacity reaching its maximum concurrent stream limit.

4. Resolution & Preventive Action

- **Resolution:** Temporarily enabled an "Asynchronous Video Upload" mode where users could record and upload rather than stream live.
- **Preventive Action:** Deployed an **Auto-Scaling CDN Policy** that provisions additional bandwidth automatically when concurrent KYC sessions exceed 5,000.