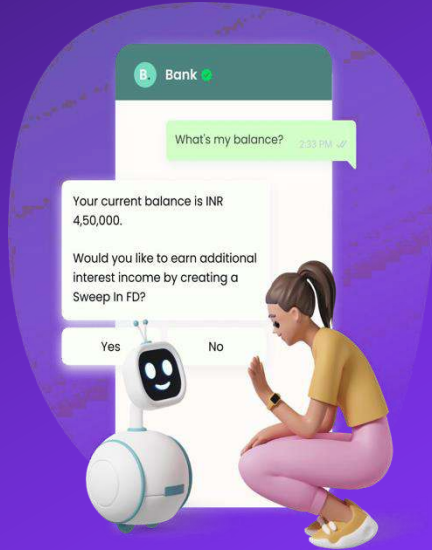


Conversational Ai for Banks

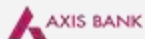
Grow your Banking business with AI powered conversations



Conversation Cloud for
Marketing | Transact | Support

Top BFSIs in India trust us for Conversational Engagement

Top banks



Proven scale with
zero latency

Top insurance providers

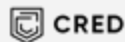


On-premise and
local cloud



Regulatory compliant

Top Fintech



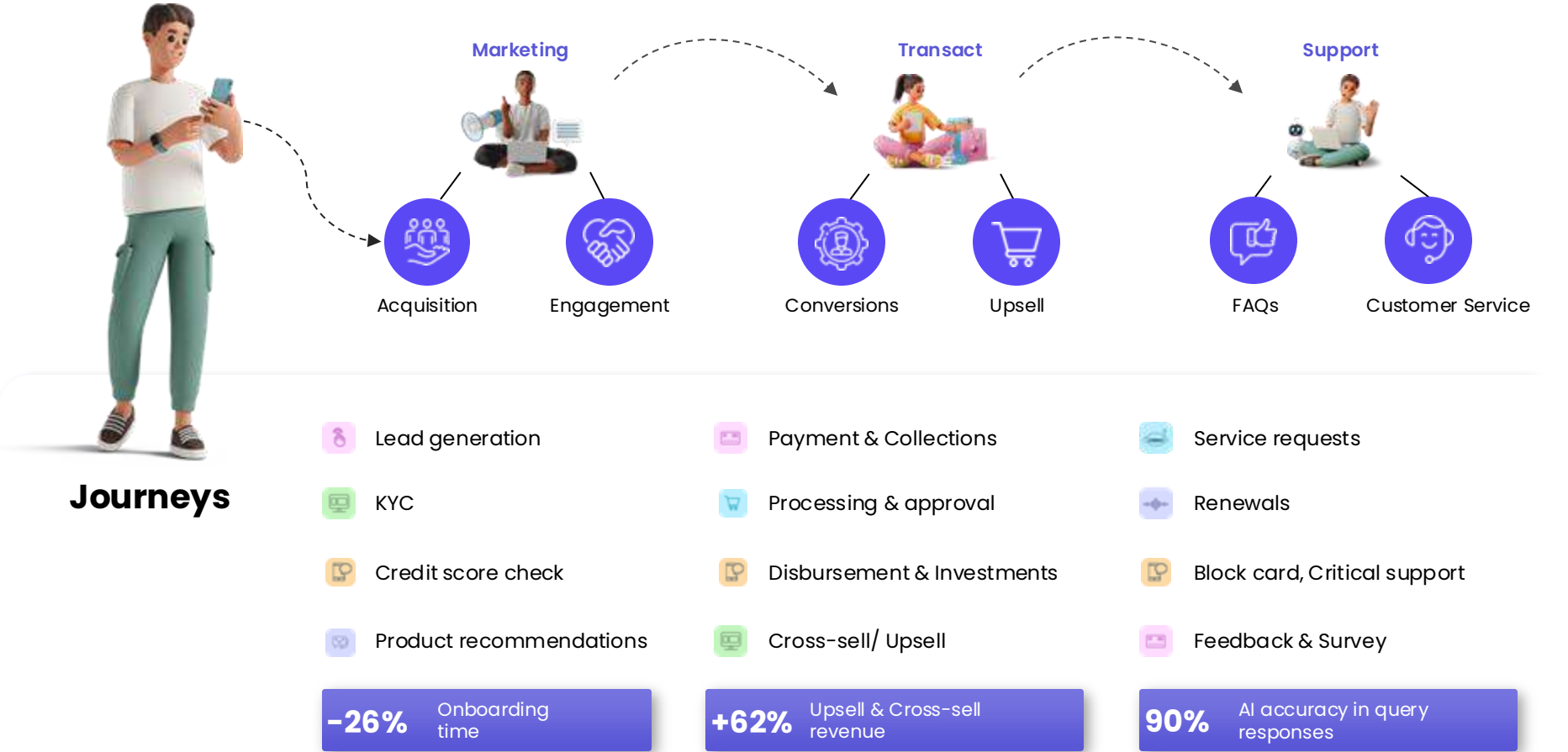
Premium partner of
Google & Meta

Capital markets, Payments, credit score, AMC



Finance brain with 150+
pre-built journeys

Conversations across the customer lifecycle



WhatsApp

Higher conversions with WhatsApp QBM



Rich Media Notifications



Powerful Analytics



Interactive Elements



Smart Dashboard

What can you do?

- Accelerate prospects through key touchpoints in buyer journey
- Share recommendations, relevant information and offers
- Scale up marketing efforts with new promotional opportunities
- Send more proactive customer communication

Quality Based Messaging

Expected

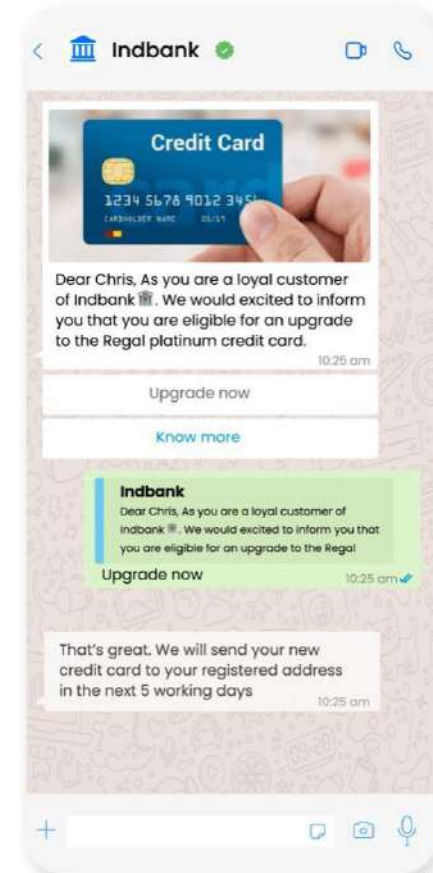
Customers have opted in and are expecting messages

Relevant

Ensure personalized and relevant messages

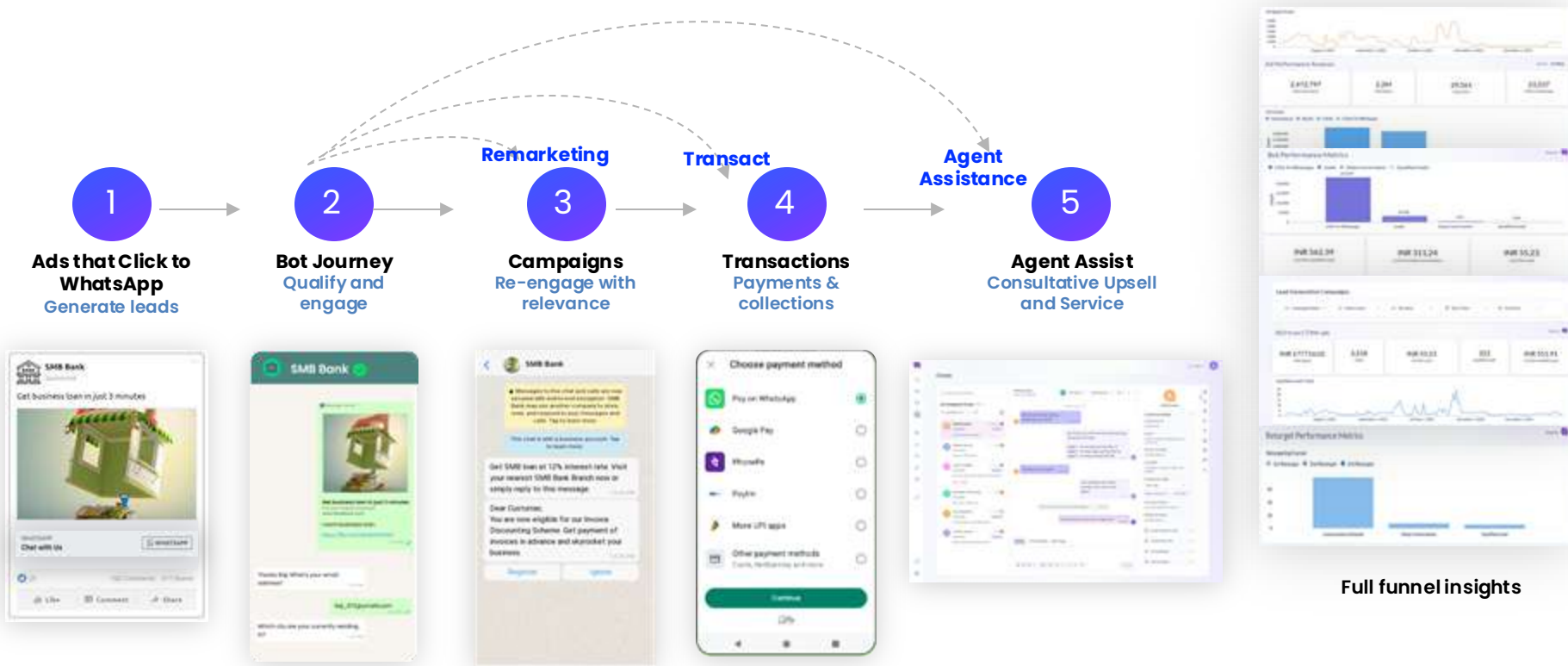
Timely

Send message within a time window that is related to customer interactions



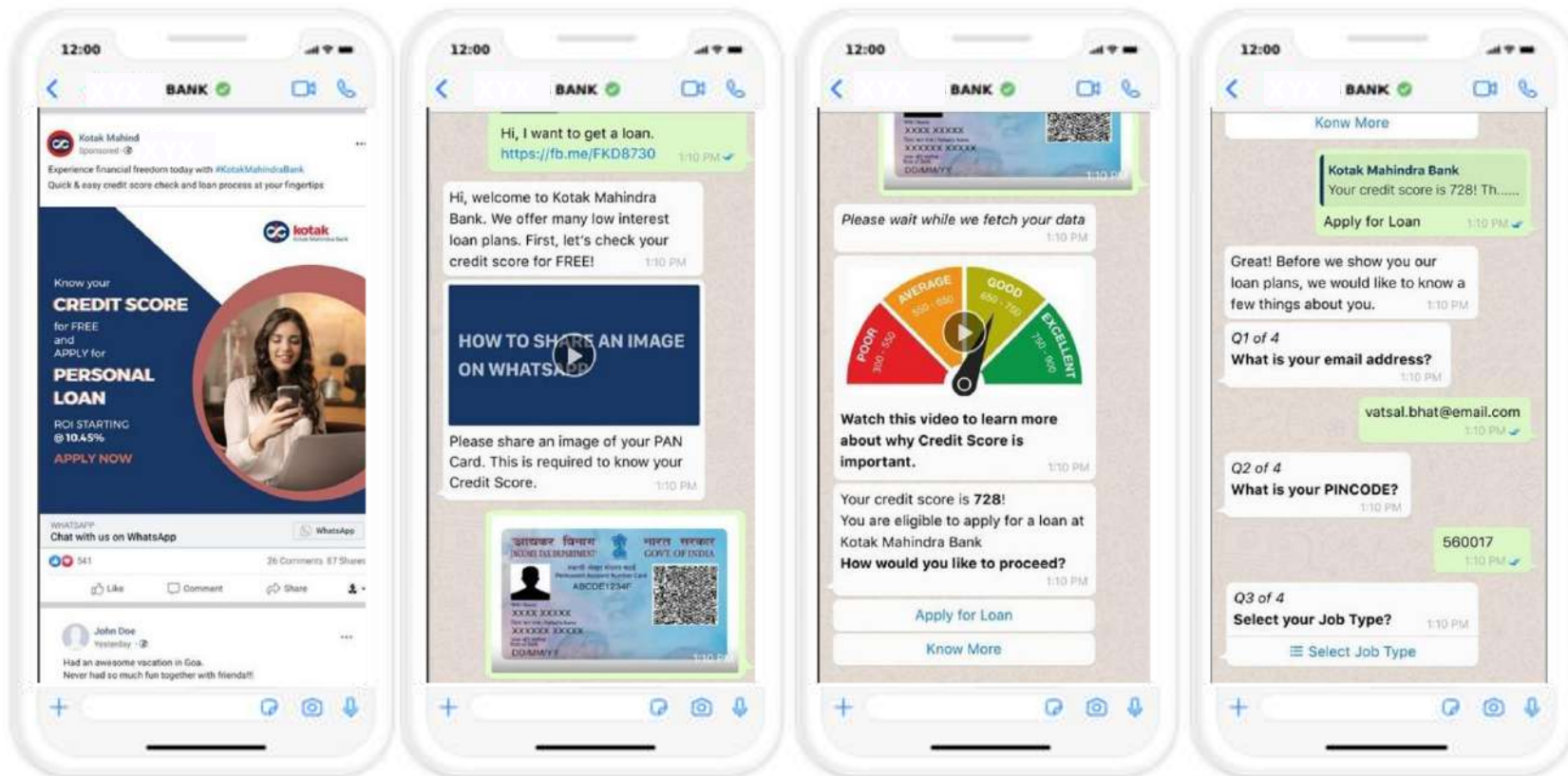
Maximize CLTV with Complete Acquisition to Growth Offering

Gupshup Converse with Advertise

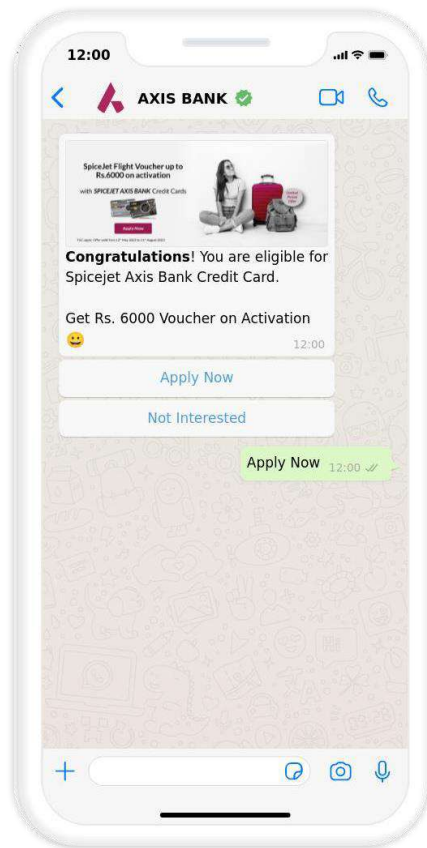


ROI from conversations is best realized with end-to-end execution across the customer lifecycle and data-driven funnel optimizations

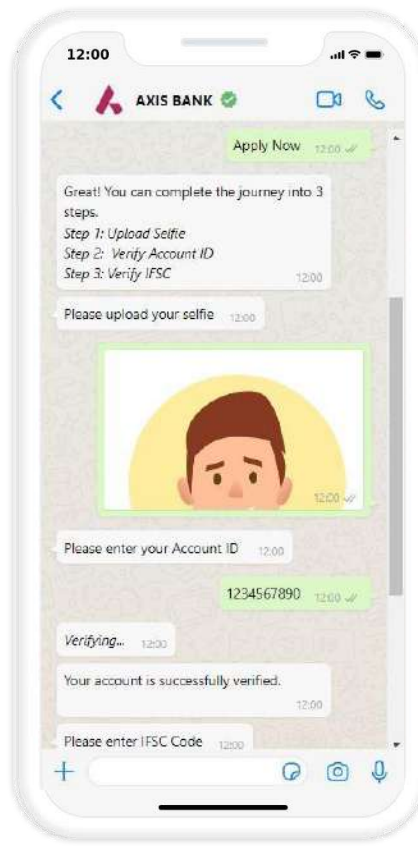
Drive New User Acquisition on WhatsApp with Conversation Messaging



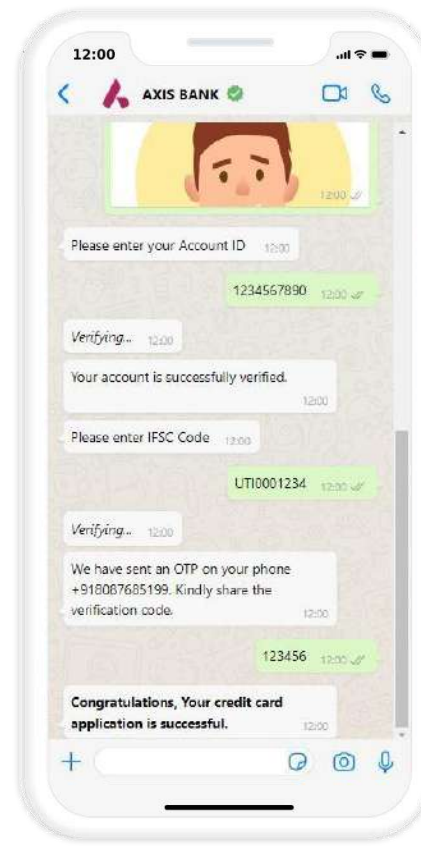
Whatsapp Journey to retarget card purchase completion



Notification Trigger



Selfie + Bank Acc Entry



OTP + Final Confirmation

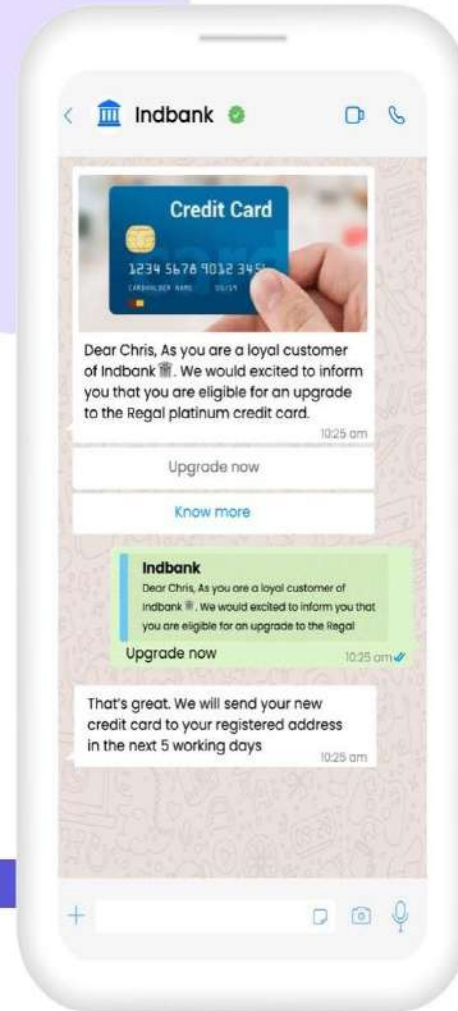
Upsell and Cross-sell

Bank drives upsell by sharing credit card upgrade offer to opted-in customers

Customer Journey

- Receive useful notifications with call-to-action, e.g. when a credit card upgrade or an enhanced limit is available
- Get notifications when you become eligible for other products or services offered by the bank

Banking



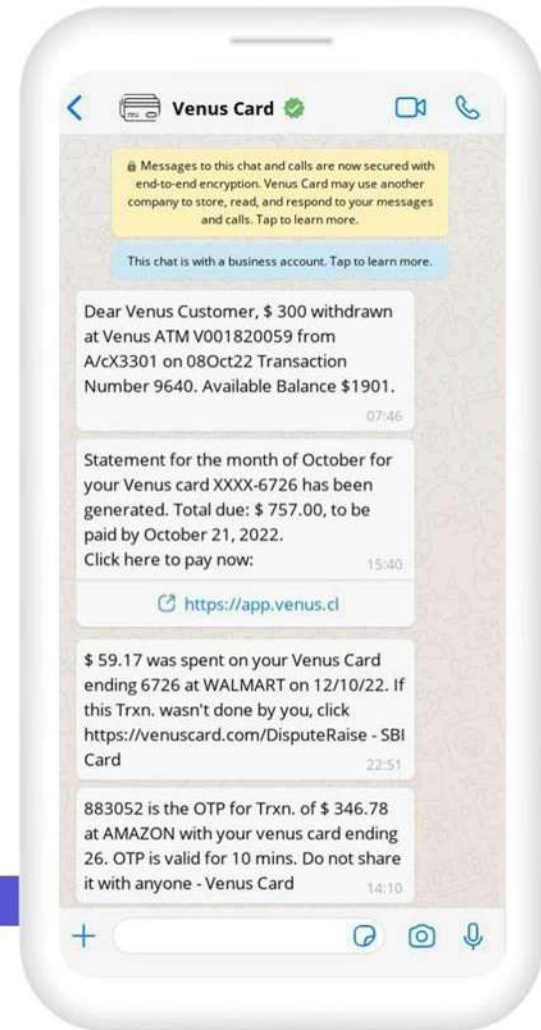
Receive Transactional Alerts

Credit card company sending transactional notifications to customer on WhatsApp

Customer Journey

- Get notified of the transactions in your account
- Receive reminders to make payment of dues
- Receive e-statements to over WhatsApp

Credit card



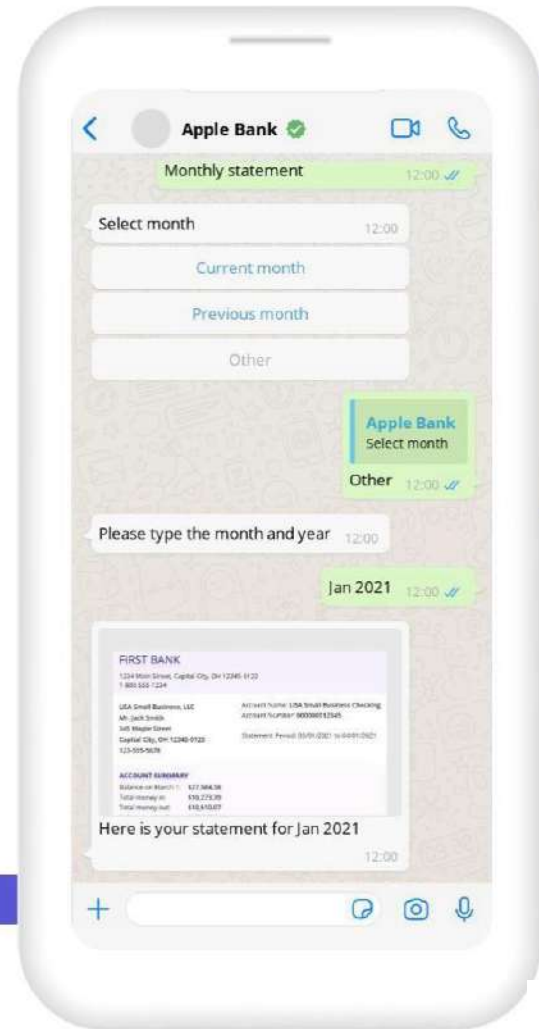
Receive Banking Statements

Consumer bank allowing customers to fetch statement over WhatsApp

Customer Journey

- Get automated monthly statement
- Check last five transactions
- Request statement for a period of time
- Raise disputes if the statement is showing suspicious transactions

Retail bank



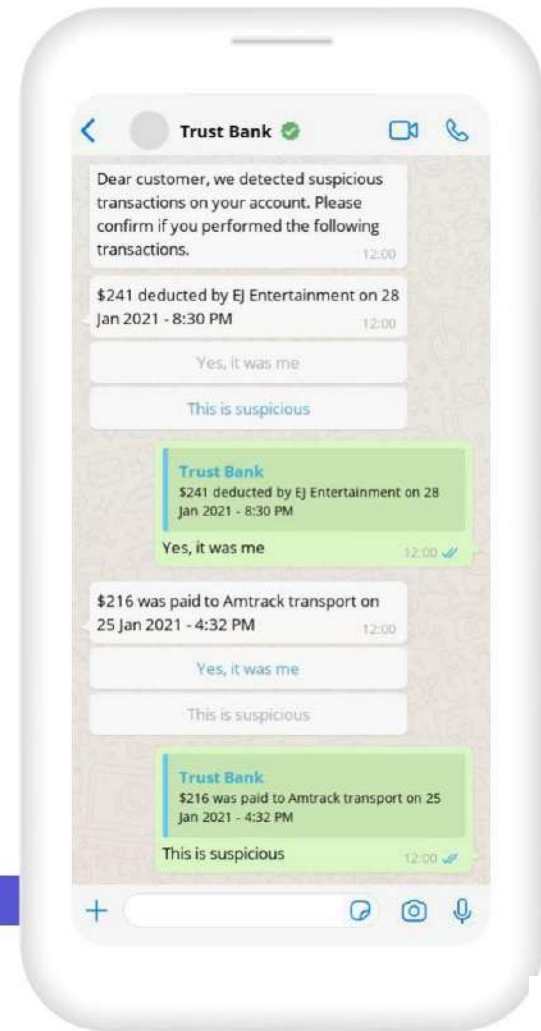
Fraud Prevention

Retail bank detects fraud and notifies the customer

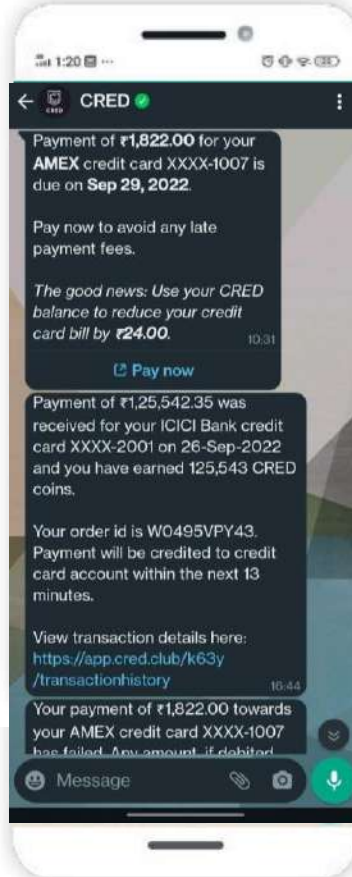
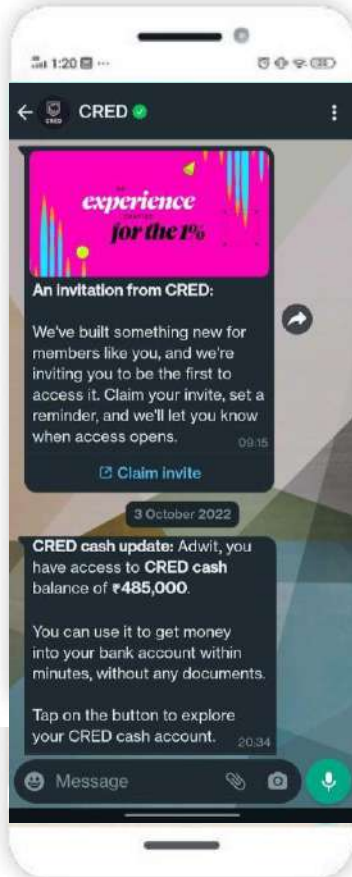
Customer Journey

- Customer gets notified about suspicious transactions
- Confirms or flags the transaction
- Provides consent to investigate a fraudulent transaction

Banking



Whatsapp Notifications for Referrals & Payment Reminders



Cred uses Whatsapp's superior read rates and open rates to drive traffic to their app.

Major use cases covers:

- Notifications/Reminders for credit card bill payments
- Use in built CTA buttons to drive traffic towards app download and app usage for making payments.
- Upsell/Cross Sell ready credit line to selected users.

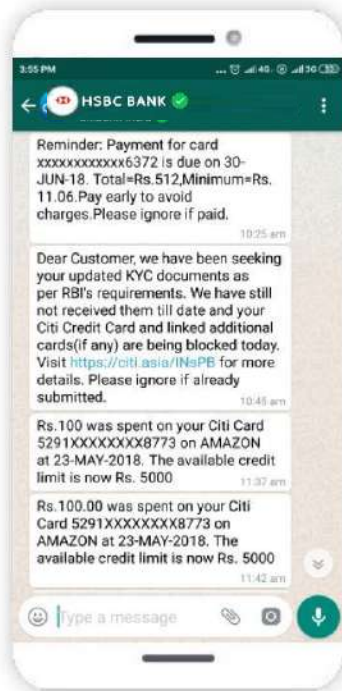
Keep Customers Coming Back For More With Always-on Customer Service

Customer Service

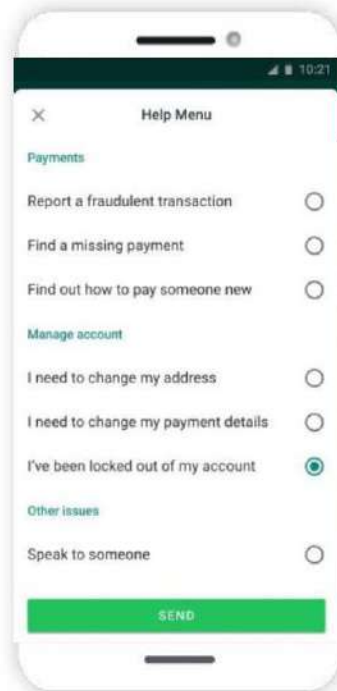
Maintain customer loyalty with prompt, helpful and cost-effective customer service solutions

- ✓ 24/7 personalized support
- ✓ Automated assistance with live agent handover
- ✓ Improve CSAT scores
- ✓ Save call center costs
- ✓ Build lasting customer relationships

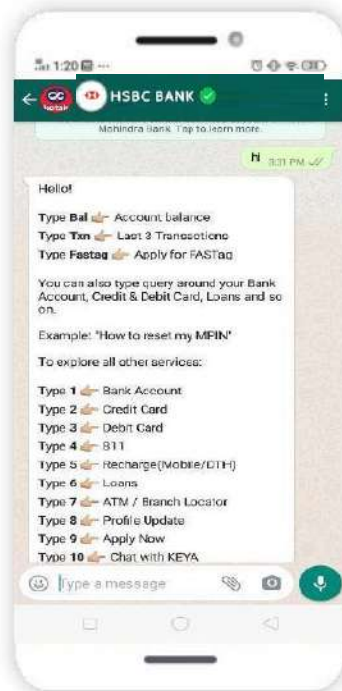
Transaction alerts



Automated support with live agent handoff



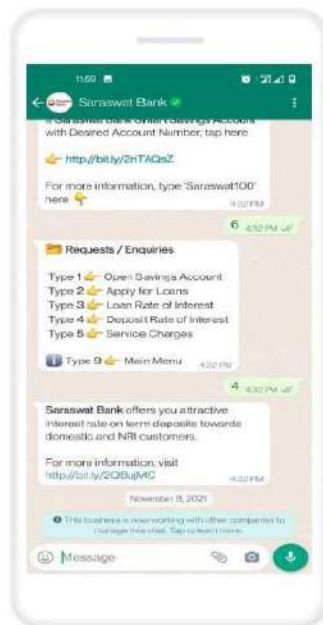
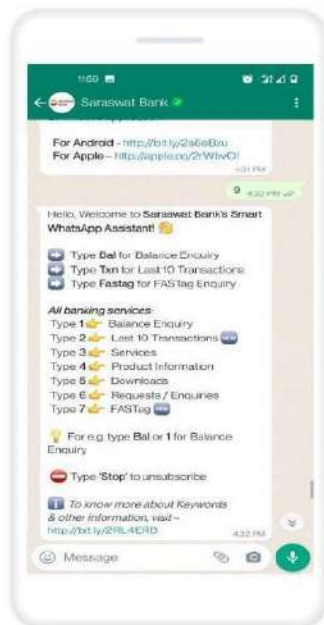
Digital banking services



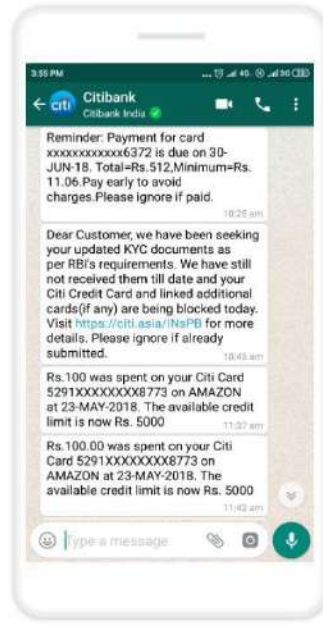
POST-PURCHASE

Enable Service Requests and Send Transactional Alerts

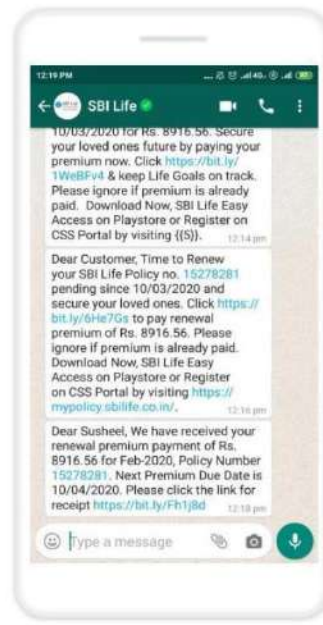
Self-serve service requests and enquires



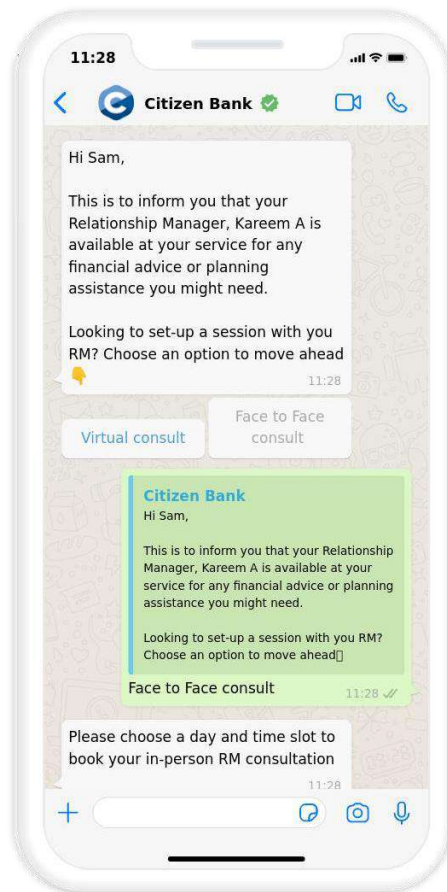
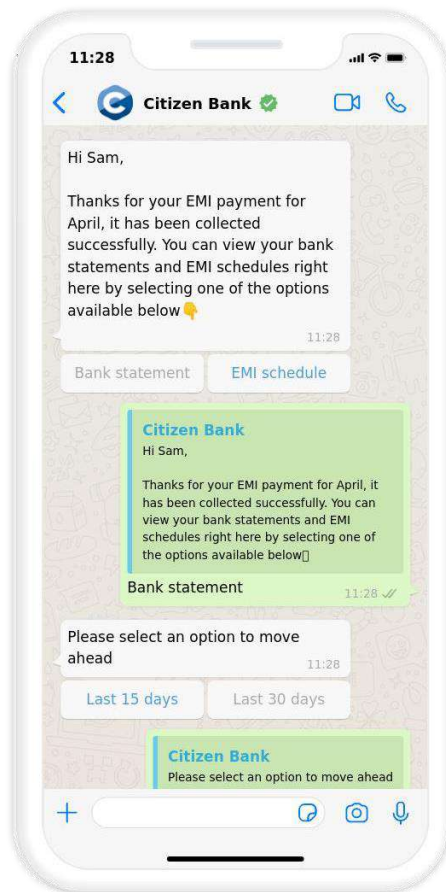
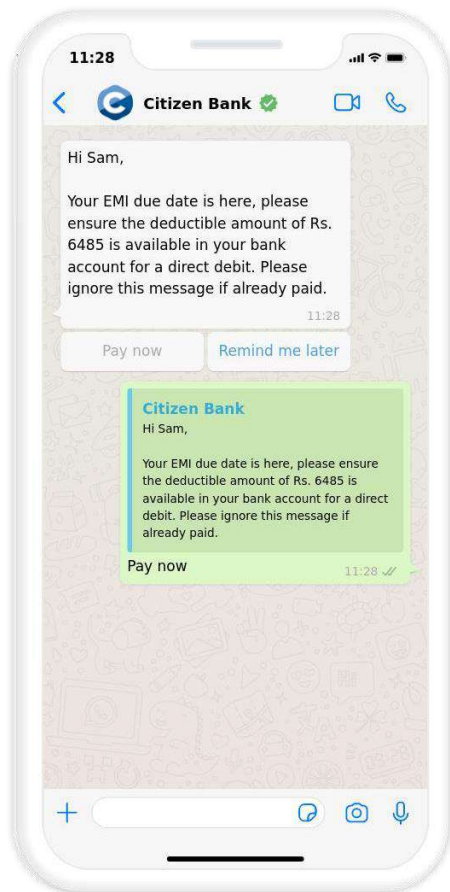
Transactions alerts



Renewal reminders



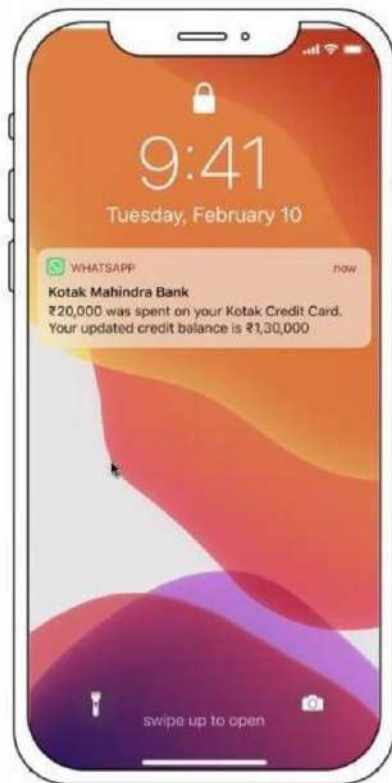
Automated payment reminders, document sharing and bookings



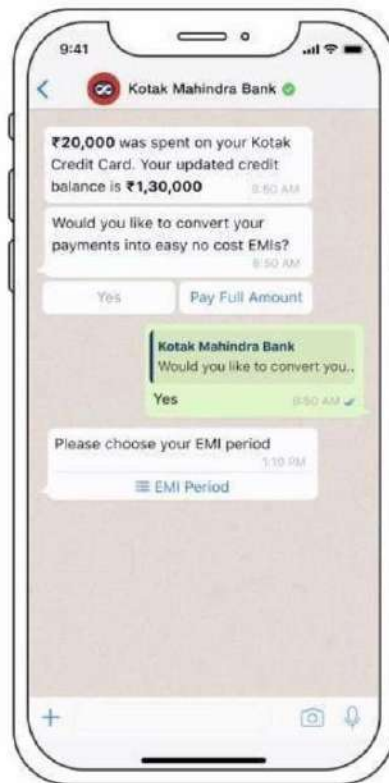
PURCHASE

Contextual Promotions On Personalized Event Triggers

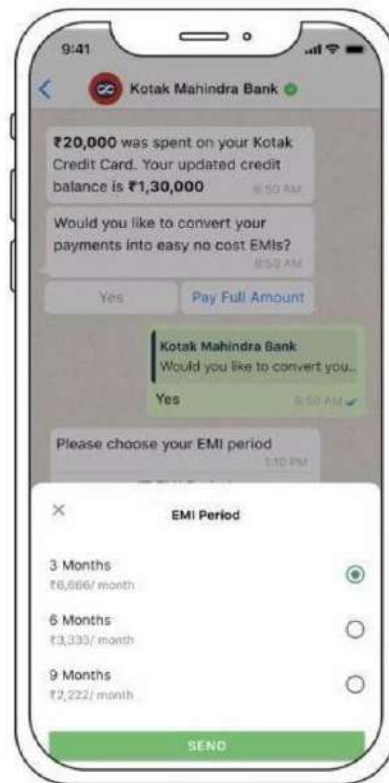
Credit card
transaction alert



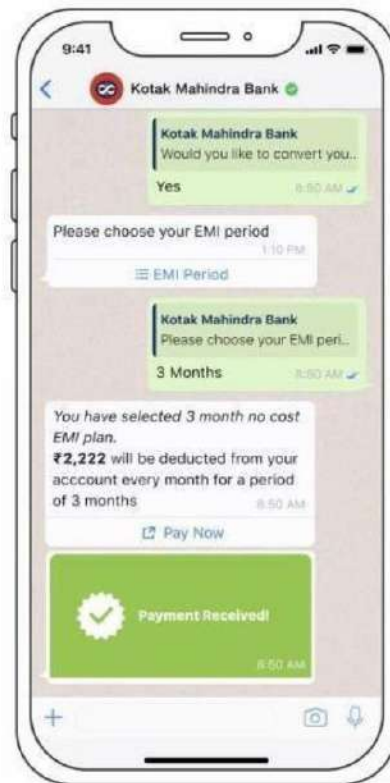
Prompt to convert credit
card payment to EMIs



User opts for EMI
payments



User can do payment
within conversation



Credit Card Outstanding Check

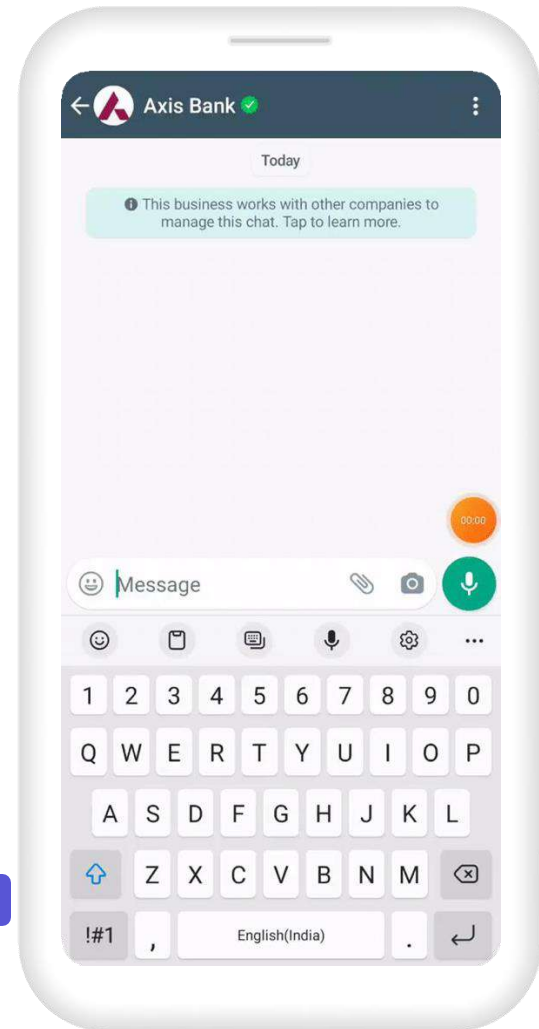


Leading retail bank allows customers to access Credit Card Services via WhatsApp Banking

Customer Journey

- Choose from various banking services
- New WhatsApp users sign up and enter credit card number to check outstanding balance
- Other services include Apply for credit card, check limit, and view bill

Retail bank



Credit Score Check

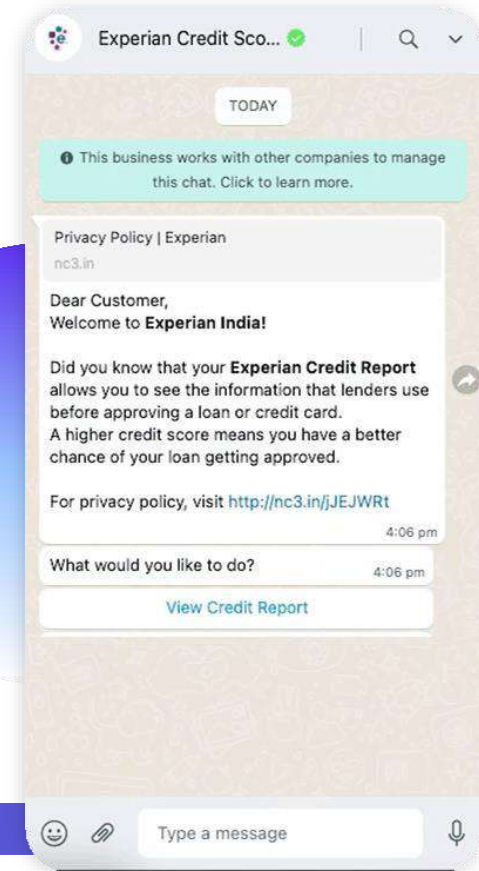


Credit reporting company provides bureau score to consumers over WhatsApp

Customer Journey

- Provide basic information such as name, mobile number, and email address
- Provide consent to fetch credit report
- Authenticate using OTP
- Get free credit score report delivered to your email

Credit reporting



Use Case

Make EMI Payments

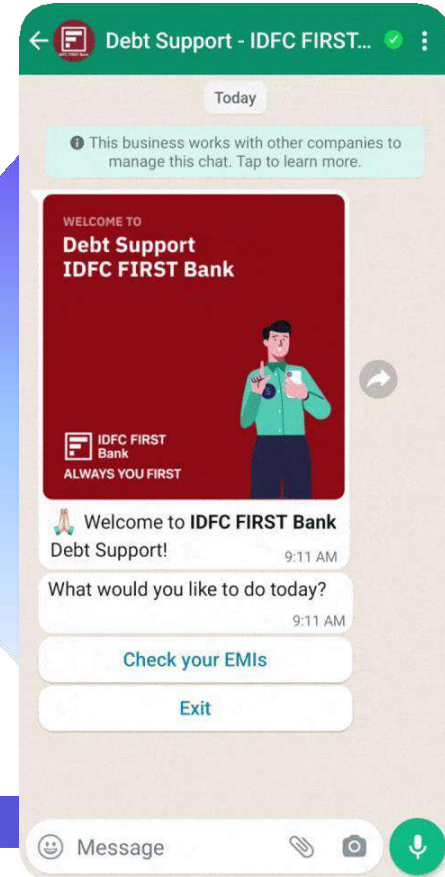


Retail lender enables customers to make EMI payments right from the chat messages

Customer Journey

- Get notified of the EMI reminder on due date
- Complete payments using embedded payment link

Payments



New card application

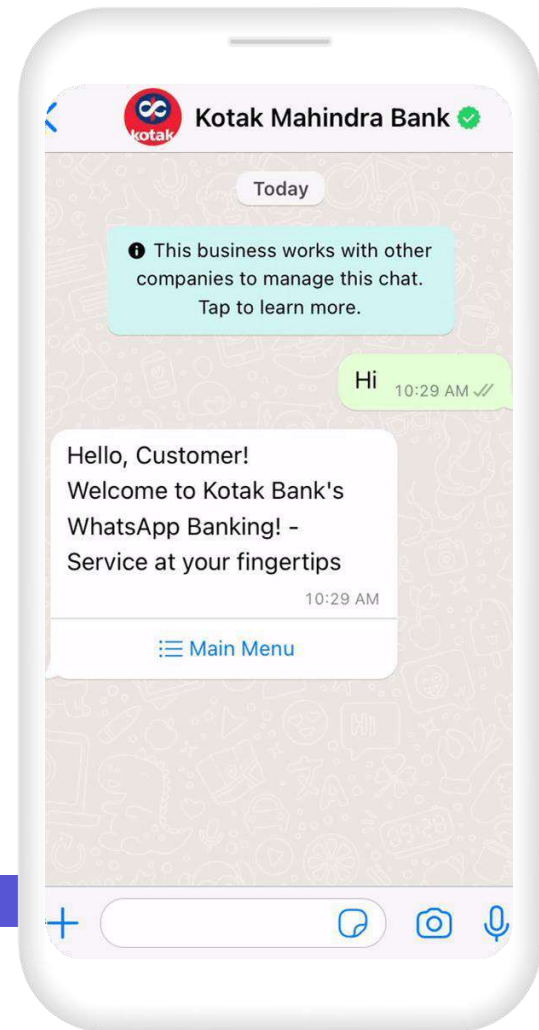


Retail bank offers new credit card application and account management through WhatsApp Banking

Customer Journey

- Selects the required option from WhatsApp menu
- Applies for credit card
- Access range of services such as block card, change limit, view bill, check outstanding amount and more

Retail bank



Case study



The first public sector bank in India to launch WhatsApp Banking

73K

interest in new products within 44 days of go live

5K

Daily active users

3K

Daily new user acquisition

- Went live in Nov '23 along with the launch of Canara UPI 123Pay
- The grand launch includes 8 essential banking services
- Next are transactional use cases such as Fund transfer, Bill payment and Flight Booking on WhatsApp
- AI features to come soon with LLM-Powered engine to handle customer queries

PRE-PURCHASE

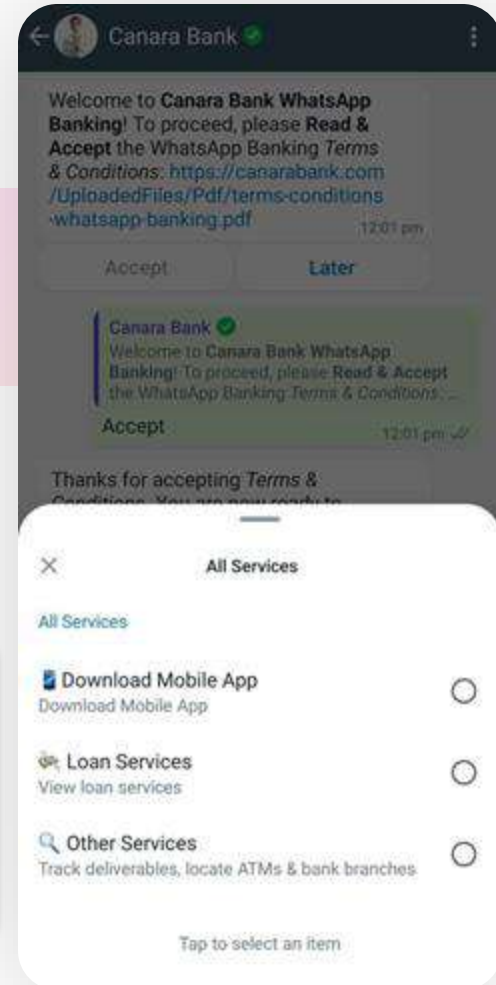
- EMI Calculator
- RD Calculator
- Canara Calendar

PURCHASE

- Loan application (Home, Car, Personal, Gold)

POST-PURCHASE

- Balance Enquiry
- Account Statement
- 15G/15H Form



Case study

Brazilian fintech provider reduced cost per acquisition for its handheld credit card machine with C2WA

5X

Lower cost per acquisition

6,000+

Conversations in 2 months



- Stone is a Brazilian payment method fintech through its multi-brand acquiring services through card machines, processing transactions carried out by credit, debit and voucher cards.

- Empowered customers to start conversations at their convenience
- Encouraged small business owners to ask questions and know more about the handheld machine remotely
- Assisted in making the most appropriate product and purchase decisions through 1:1 conversations



FINTECH



Conversation Cloud

By Industry



Retail



E-commerce



Banking & FinTech



EdTech



Healthcare



Travel & Hospitality



CPG



Food & Bev

Converse

Conversational Journey Orchestration (CX)



Journey Builder



Campaign Manager



Catalog & Payments



Agent Assist

Advertise

Click-to-chat Ads Manager



Click-To WhatsApp



Click-To Instagram

Communicate

Omnichannel Smart CPaaS

Omnichannel

30+ Channels

Failover

High-Scale

Personalize

Integrations



Customer360

Conversational CDP



Audiences



3P Connectors

AI

Gen AI Platform



ACE LLM



AI Builder



Domain Models