



CONVERSATIONAL BANKING IN THE MESSAGE ECONOMY

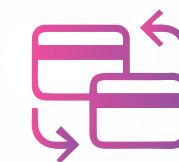
The banking industry has never seen more disruption—new, innovative challengers and advanced technologies are changing market structure and taking a slice out of revenues.

With the rising customer expectations, traditional channels for service such as call centres, websites and mobile apps are all failing to make the cut. There is visible friction in the interactions through these channels and banks are now seen focussing on engaging with customers on a more personal level. Rather than the customer reaching out, banks now have the opportunity to initiate conversations with customers. Most banks offer services on numerous platforms allowing customers to access their banking solution using familiar interfaces they use daily. Similarly, traditional channels such as SMS, e-mail offer up to 98% open rates making it a viable means for banks to reach customers.

“Digitally-focused banks benefited from market valuations that, on average, were 18% higher than less digitized peers in 2019, and 27% higher in 2020.”

Time required to open an account can be reduced by 80% and the amount of required information by 65%

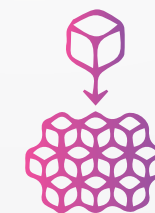
Twixor's Two-way actionable messaging platform for banks



End to End fulfilment for all banking services – Digitization at every step.



Send notifications to customers on critical updates such as loan due dates, overdue and provide the means for the customers to pay back instantly without a hassle.



Low-code automation platform enabling micro services that are highly scalable and agile for core banking systems.



Offer customer support 24/7 and automate FAQs and repetitive tasks.



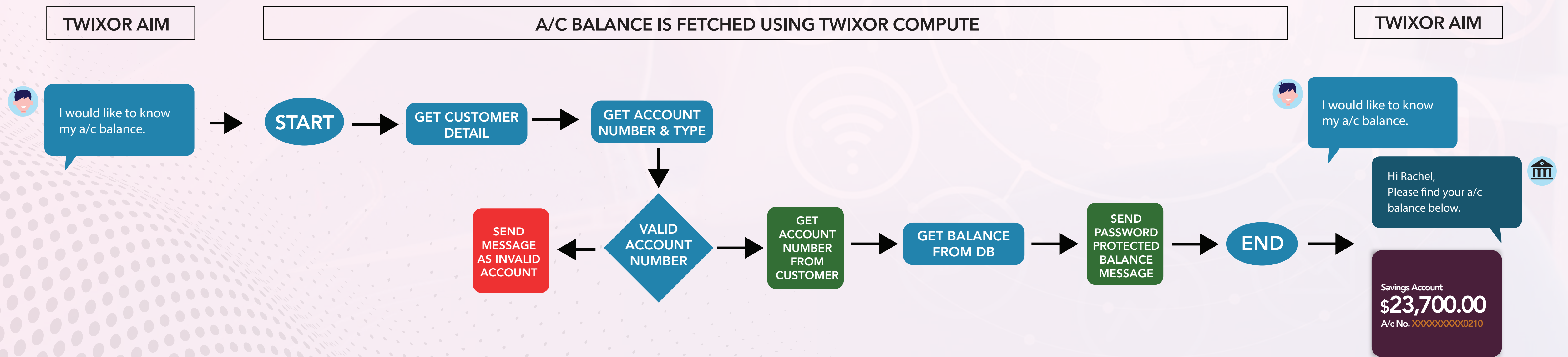
Personalized 1:1 interaction with customers and offer customized solutions.

Instant Messaging Platforms: The new wave in Digital banking solutions

Banking customers expect a fast, personalized, and free service that instant messaging platforms can conveniently offer. Giants such as WhatsApp, Viber, Facebook Messenger, Telegram are opening up a whole new world of communications for banks. They have a huge audience and allow for two-way communications. Messaging apps keep customers informed in real-time and have higher open and response rates compared to traditional channels. Given that customers are already familiar with these apps, it greatly complements a bank's customer engagement and customer support solutions.

It's even better with **twixor**

An intelligent automation platform that you can deploy in a breeze – Our low-code platform uniquely combines process automation with AI in any chatbot interface that connects customers with the information and resources they need. With a great enterprise open API platform at the core, it's as simple as automating conversations or any other process such as FAQs, form submissions, notifications with flexible connectivity through multiple channels like websites, mobile apps, WhatsApp, Fb Messenger, WeChat, and so on.



FEATURES

- **Rich Cards in Messaging**

Real-time intuitive data backed by rich templates. Display credit card statements, EMI Conversion calculators & more across channels.

- **Live Agent Support**

A bot with humans in the loop, or in hybrid modes to assist as and when required.

- **Multi-lingual Transactional Bot**

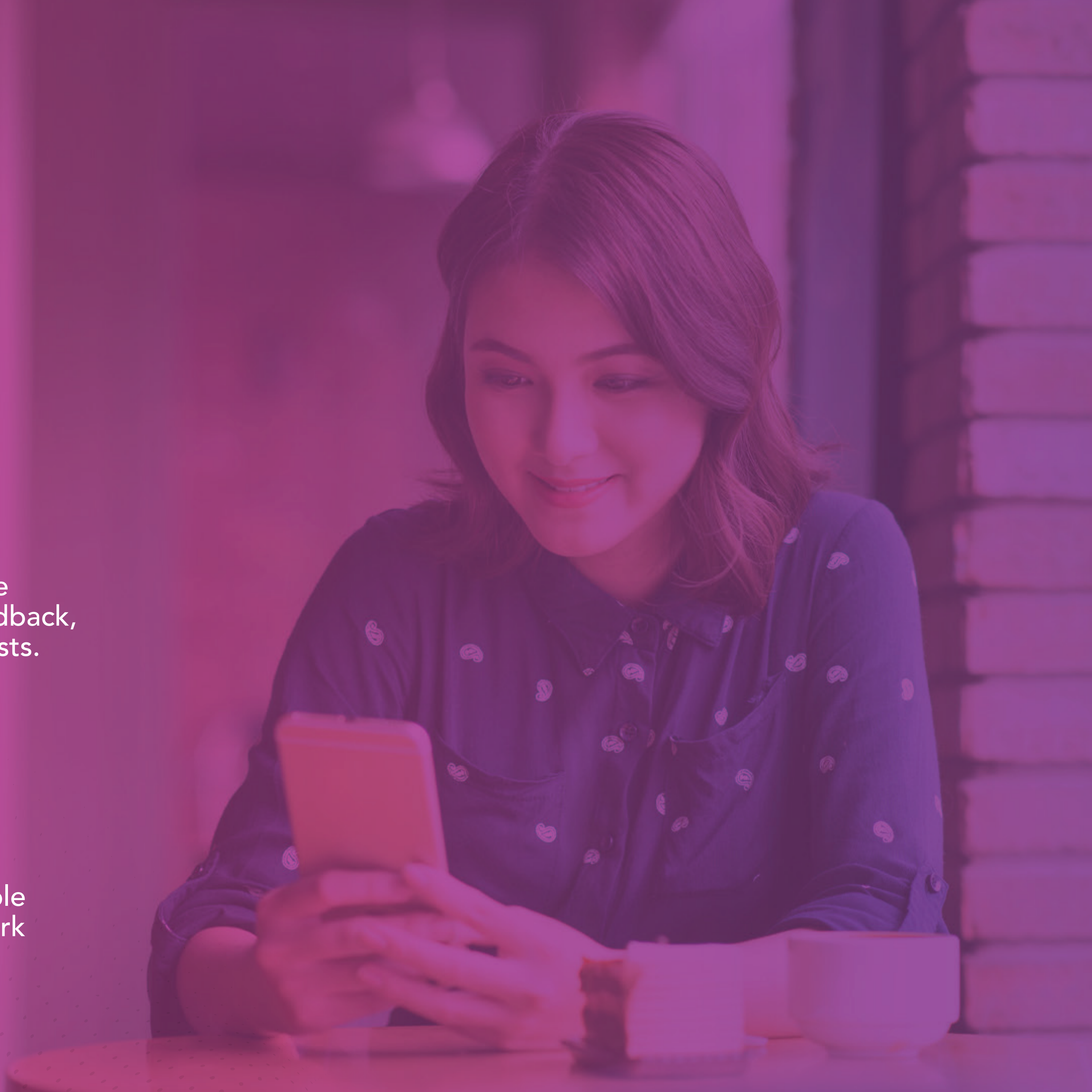
Our bots allow for the customers to transact within the context of a conversation. Also, capture customer feedback, automate support queries and cut back on support costs.

- **Drag and drop designer**

Low-code workflow builder that has a proven, scalable architecture.

- **Process Automation**

Supports in-built virtualization, contemporary actionable messaging, a sophisticated API management framework and doubles up as an ESB (Enterprise Service Bus) & Document Management Engine.



Power of Synergy

All-in-One Ecosystem

Journey Orchestration Builder

Build engagement campaigns on channels like PWAs and further share them as a bit.ly link via SMS, E-mail, Webchat & Live Agent.

Automate these engagements into actions with fulfilment.

Cross channel campaign builder

Pre-integrated with social channels for deploying marketing campaigns.

A single inbox across channels. Enable customers to resume conversations through any convenient channel with the chat history made available across channels.

BPM (Business Process Management)

Integration across modern and legacy systems with a contemporary data-center stack.

No coding knowledge required to build workflows with pre-build domain specific processes.

Hybrid Bot

Context specific agent-less automation using NLP and self-learning data models.

Seamless transfer to a Live agent, if required.

CUSTOMER-CENTRIC BANKING SOLUTIONS



Customer Marketing

- Personalized loan offers
- Customer Onboarding



Customer Transactions

- EMI Conversion
- FD Renewal



Customer Support

- KYC Verification
- Balance Enquiry



Micro-services

- Block Card
- Loan Forms Submission

EMI CONVERSIONS

Can you help me with EMI conversion of a transaction 14:00

Hi Rachel, Sure! 14:01

Eligible Transactions

Transaction	Amount Eligible	
Target	\$1200	<input type="radio"/>
IGI Trip	\$400	<input type="radio"/>
Home Cent	\$8000	<input checked="" type="radio"/>

Interest Rate | Processing Fee
14.5% | 2% (min \$1000)

Tenure
Select v

SUBMIT

Write Message

LOCATE ATM

Is there an ATM near my location 14:00

Please share your location 14:01

Bedford St 14:02

Z ATM, New Brook St
Z ATM, Kenilworth St
Z ATM, Dormer Pl
Z ATM, Newbold St 14:03

Write Message

BLOCK CARD

I want to talk to my Relationship Manager 14:00

Hi Rachel, Sure! Let me connect you with your Relationship Manager, Joey 14:01

Hello Rachel, I am your Relationship Manager, Joey. How may I assist you? 14:02

Can you help me to Block my Credit Card 14:03

Sure! Please select the credit card you want to Block 14:04

52** *56

68** *76

Write Message

About twixor

Twixor is a full-stack hyper-automation platform that extends business processes to customers, suppliers, and partners, uniquely combining zero-code messaging and low-code process automation, and providing better AI driven cognitive experiences. Twixor simplifies the way businesses integrate consumer interactions/engagements into their business processes. We truly enable business transactions on preferred messaging and digital messaging platforms like WhatsApp, FB Messenger, SMS and others, with accelerated deployment cycles, and lower implementation and maintenance costs. HQ in Singapore, Twixor has been awarded 6 patents, and is seeing exponential growth. Twixor works with several global Fortune 500 brands, across industries, in India, US and the Middle-East.

**Now that you know us better,
Visit our website: <https://twixor.com> | Drop us an e-mail: hello@twixor.com**

Singapore

160 Robinson Road, #23-08
Spore Business Federation Ctr,
Singapore 068914

