The right way of doing digital banking

Conversational experiences that delight customers and increase revenue.
Technology & regulation are changing the industry

As it was
- Exclusive for banks
- High fees and costs
- Personalized in person
- At the bank

As it is
- Additional player
- Low fees and costs
- Personalized at scale
- Seamlessly embedded
Optimize the processes that drive your revenue

20% of customer interactions

80% of revenue

Here is where we make an impact
**Are these your digital priorities?**

**Grow your customer base**
Simplify onboarding and explanation of complex products digitally with collaborative tools.

**Modernize digital relationship with customers**
Provide ongoing financial advice and support in a natural, unintrusive, convenient and digital way.

**Do more with less**
Fewer branches, complex systems, more complex products, same equipment... And customers with higher expectations.

- **+20 to 30%** more meetings
- **90 to 95%** banking clients happy with the service
- **-50%** time/cost on support thanks to co-browsing
- **-20%** duration of the meeting when online / phone

- **+15 to 20%** conversion rate
- **85 to 90%** banking employees say that the platform makes them more efficient
- **3x** productivity
  - Live chat allows 3 sessions in parallel compared to phone or email.
- **2x** FCR %
  - Comparing email vs. livechat
WHAT WE DO
Bring the bank and customer closer together

Augmenting the experience of your customers in your digital channels and beyond.
WHAT WE DO
Facilitate a coordinated & collaborative customer digital experience
Main features
Secure Messenger

Designed for when a conversation can be asynchronous. Use cases include complex financial products and situations when the customer has a dedicated advisor:

- Provide a WhatsApp like experience whilst remaining compliant.
- Embed easily into your e-banking portals and mobile apps.
- Integrate with third party messaging platforms.
- Seamlessly enhance customer journeys with the rest of the Unblu features, such as video, voice or co-browsing.
- Relationship Managers can handle all customer interactions in a single place while compliance documentation happens automatically.
Live Chat

Clients can communicate directly and immediately with customer service reps. They can share documents, images and augment the experience with video and voice calls:

- Triage inbound requests with the **Concierge Bot**.
- Automatically **assign** incoming chats to active agents or service teams.
- Use **canned responses** to automate without losing a personalised touch.
- Add context to the chat request with **LiveView**. See exactly what the visitor sees so issues are understood and resolved quicker.
- **Integrate through our API** with internal systems and deliver key information related to day-to-day activities.
Chatbot

- **Fully integrated out-of-the-box** with Unblu chat and message types
- Specialist bots are **trained independently** for their topic
- The **Orchestrator** ensures the best specialist bot and intent are chosen
- **Full conversation history** available and customer utterances converted to training phrases
- **Full bot training capability** with intent assignment of training phrases and backlog for future usage
- **Split delivery** for fast validation of the trained model prior to going into production
- **One-click deployment** to production
External Messenger API

Thanks to our APIs, our clients manage all communications with customers through a single application.

Our Business Logic Engine reads through the request and connects the customer to the right person or team.

All external conversations are persistent for record keeping and auditing purposes.
Video & Voice

Video & Voice chat offers the personal, attentive one-on-one support that customers appreciate. With this personalized service, you can accelerate the sales process:

- **Runs on any browser or device.** Based on WebRTC, customers do not need to install or download any software. A single click triggers the interaction with an agent.
- **The SDK** adds video and voice chat to native apps — for both iOS and Android.
- **Geo-fencing** restricts server-side processing to geographic regions, addressing regulatory requirements.
- All communication is recorded to meet **compliance requirements.** This includes the engagement history, documents exchanged, call & video recordings as well as encrypted archiving.
Co-Browsing

Real life needs several flavours of co-browsing:

- **Embedded Co-Browsing**: the agent or advisor joins a session and collaborates with the customer on the bank’s website, e-banking or customer portal.

- **Universal Co-Browsing**: the agent/advisor and customer can navigate together, viewing any public or private site on the web. Also internal applications.

- **Document Co-Browsing**: agents and advisors can collaborate with customers and guide them through complex documentation.

- **Mobile Co-Browsing**: support customers on your mobile apps.
Screen Sharing

Screen sharing, also known as desktop sharing, is the practice of sharing the contents of your screen with another device or multiple devices. This can include:

- Your entire screen.
- An application you have open on your device
- A tab on your browser

The risk of unintended disclosure is greater with screen sharing, which is why we only recommend it for journeys were is required to share applications with no Internet access.
Schedule Conversation

Provide agents in the advisory / RM cases an easy and seamless way to schedule conversations with clients (and vice versa).

- Schedule a date and time
- ‘Waiting room’ for visitors
- Unknown visitors will be required to enter name and email address
- Agents can activate the meeting and admit / deny unknown visitors.
- Can be integrated with calendars like Outlook and self service scheduling systems like calenso.
Embeddable UI

Unblu’s seamless and adjustable User Interface will also allow financial institutions to “break” from the traditional chat location on a page (bottom, right). Allowing them to integrate conversational banking in a variety of ways that best fit their clients journey:

- Place Unblu features on any page as required.
- Allow to show a split view of the inbox and a selected conversation.
- Set and adjust the topic of the conversation (which shows in the inbox).
- Same Unblu functions as the overlaid UI.
Conversation recording

Unblu’s new Conversation Recording allows **all** conversation layers to be recorded for quality control and compliance purposes.

- **View of the recording:** configurable conversation template will allow administrators to choose which part of the conversation they wish to record.

- **Recording hub:** conversation recordings are stored as MP4 files and are available to authorized users only. Recordings are kept for a year in a secure database or exported into your own infrastructure.
Some final considerations
Thinking about implementing conversational banking…

- **Don’t create silos**
  Use your existing investments, your customers are already there.

- **Take security seriously**
  ISO 27001 certified and SOC 2 audited.

- **Go for an open platform**
  It needs to integrate with your existing systems: CRM, AI, e-Sign, …

- **Offer convenience**
  Allow customers to reach out through the channel they prefer.

- **Plan short, mid, and long term**
  A platform that will allow you to test, learn and grow.

- **Look for know how**
  We made hundreds of banks with millions of customers successful.
Thank you