

A NOVA ARQUITETURA DIGITAL

OMNI CHANNEL MOBILE

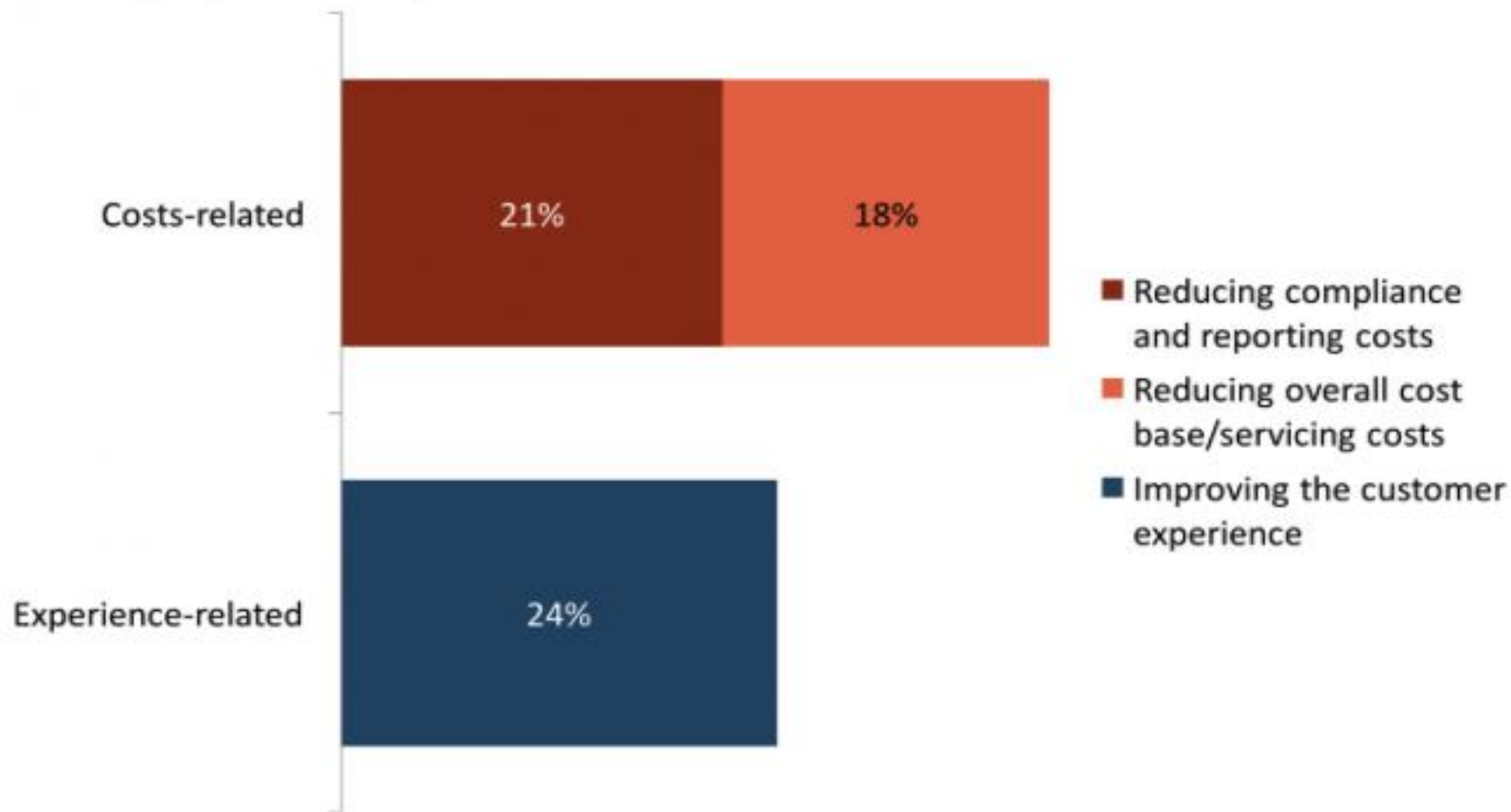
Yuri Fiaschi

CIAB

June, 2016

Where Technology Is Having The Biggest Impact In Retail Banking

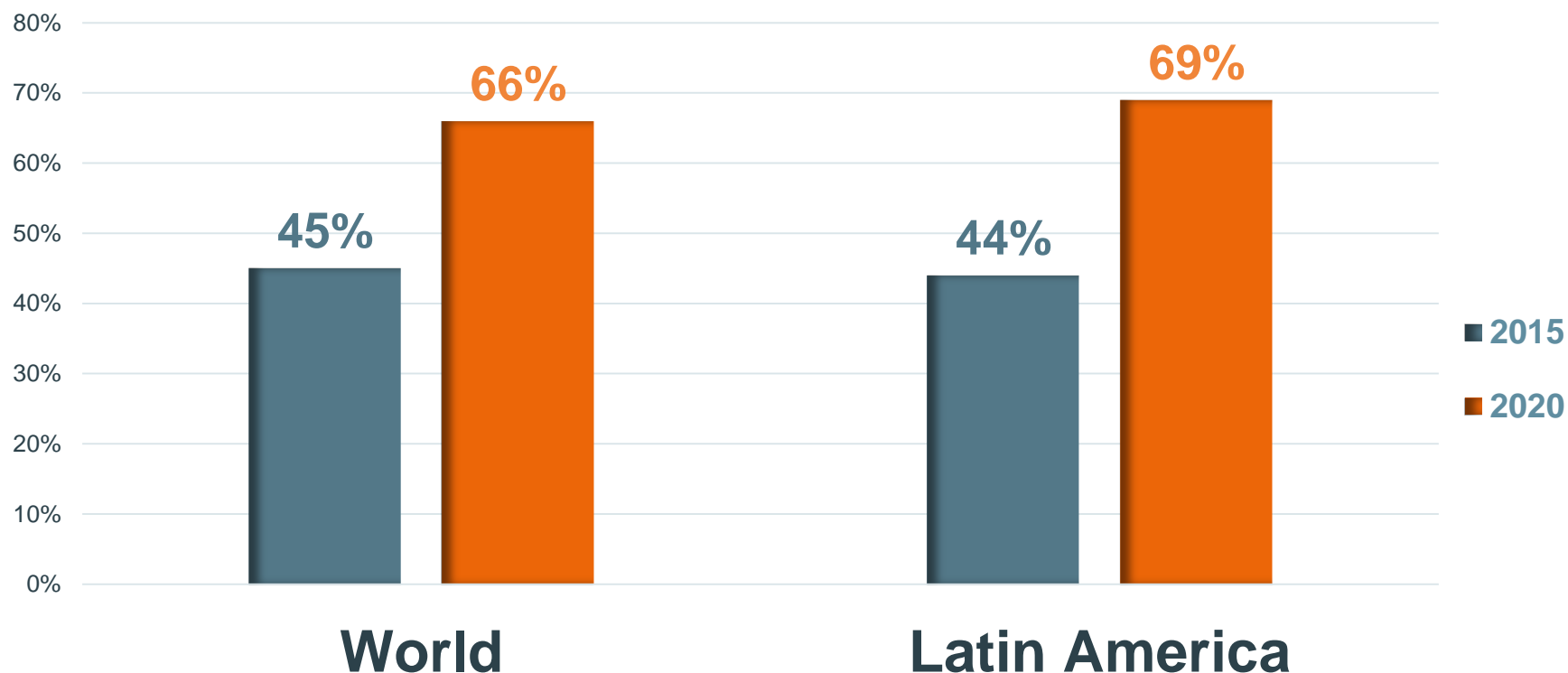
According to global banking executives, 2015



Source: The Economist Intelligence Unit, n=203

BI INTELLIGENCE

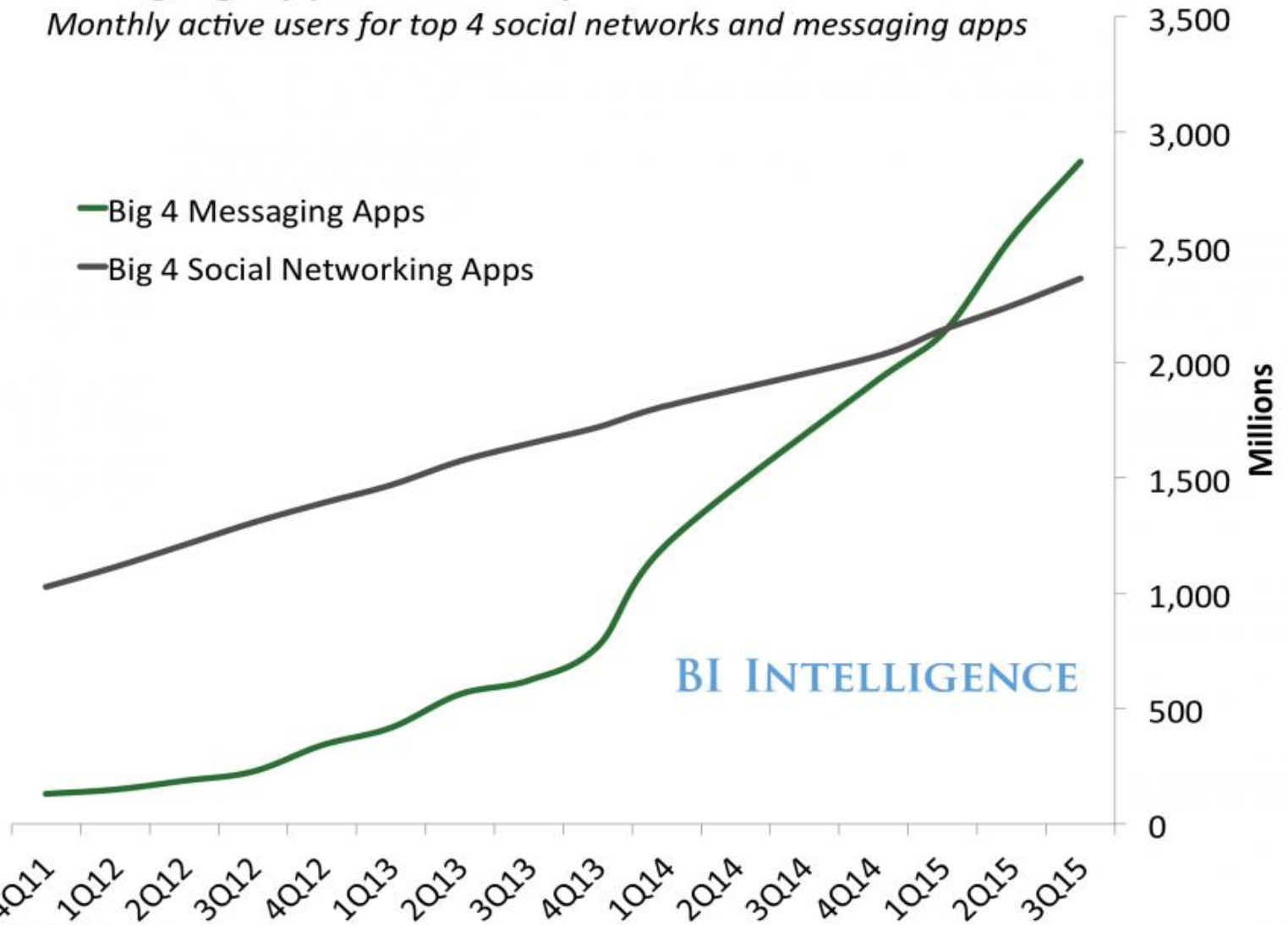
SMARTPHONE ADOPTION BY REGION



Source: GSMA Intelligence

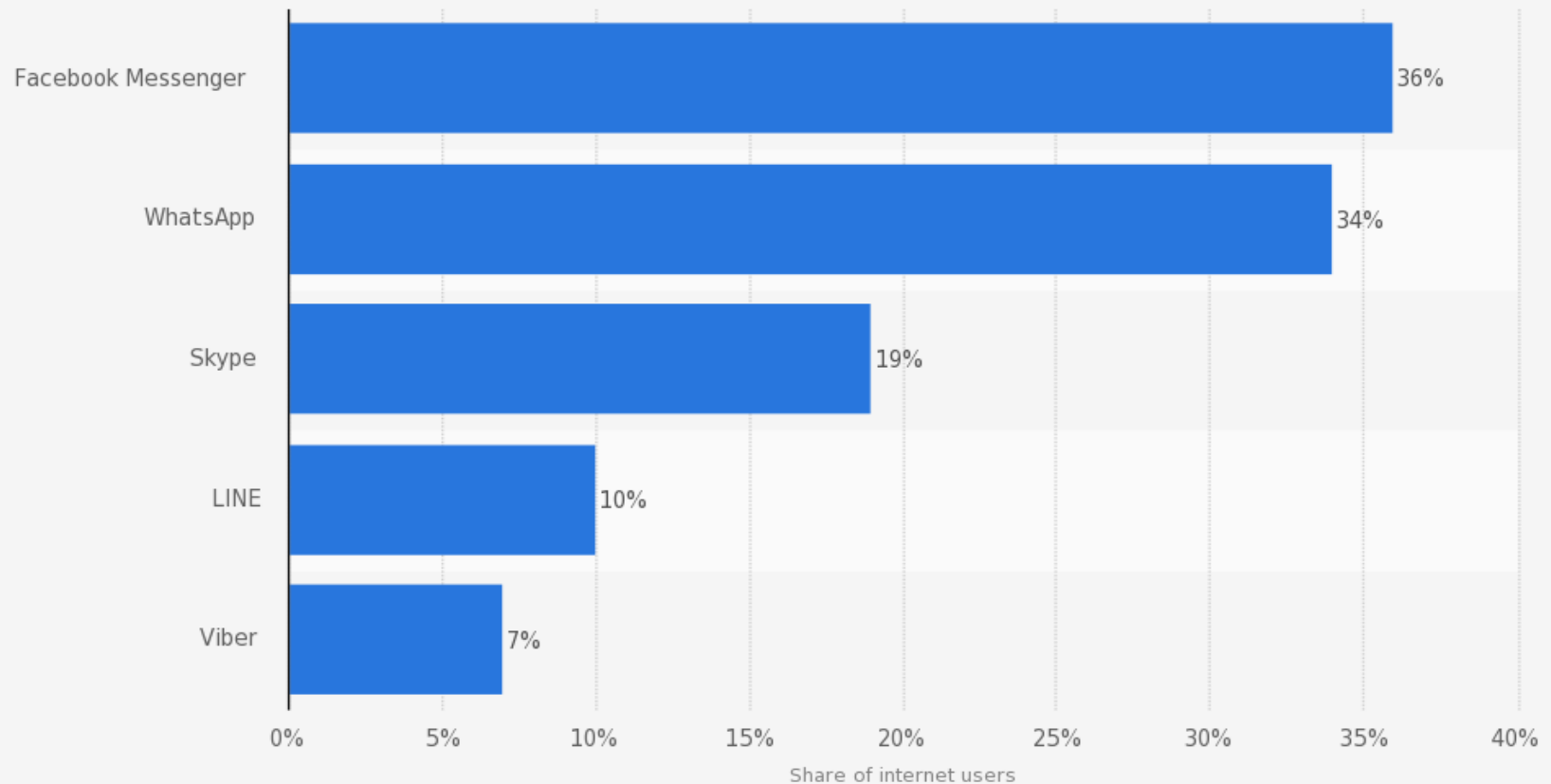
Messaging Apps Have Surpassed Social Networks

Monthly active users for top 4 social networks and messaging apps



Source: Companies, BI Intelligence

Active usage reach of the most popular mobile messaging apps worldwide as of 4th quarter 2015

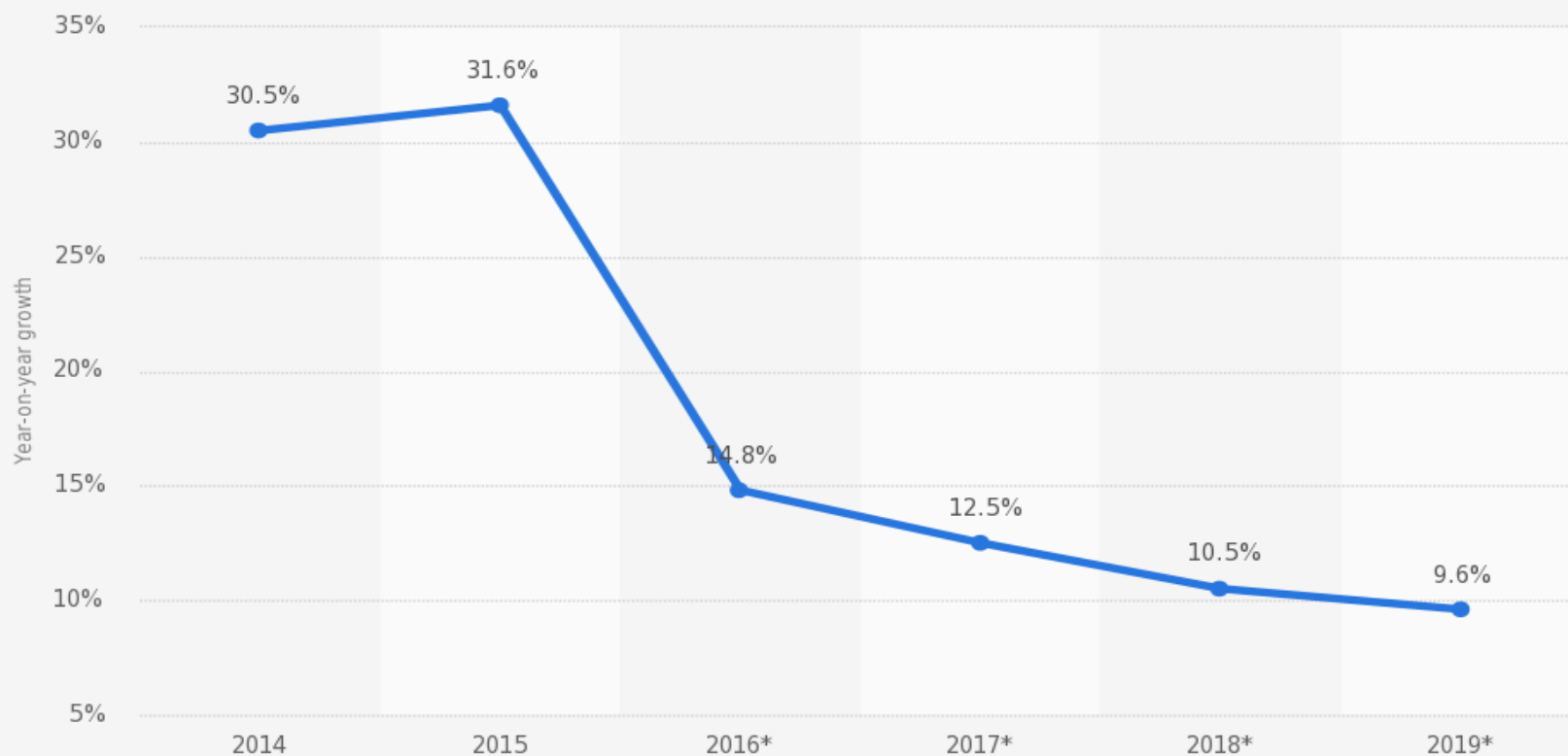


Source:
GlobalWebIndex
© Statista 2016

Additional Information:
Worldwide; GlobalWebIndex; 4th quarter 2015; 16 to 64 years; Internet
users excluding China

statista

Year-on-year worldwide mobile phone messaging app user growth from 2014 to 2019



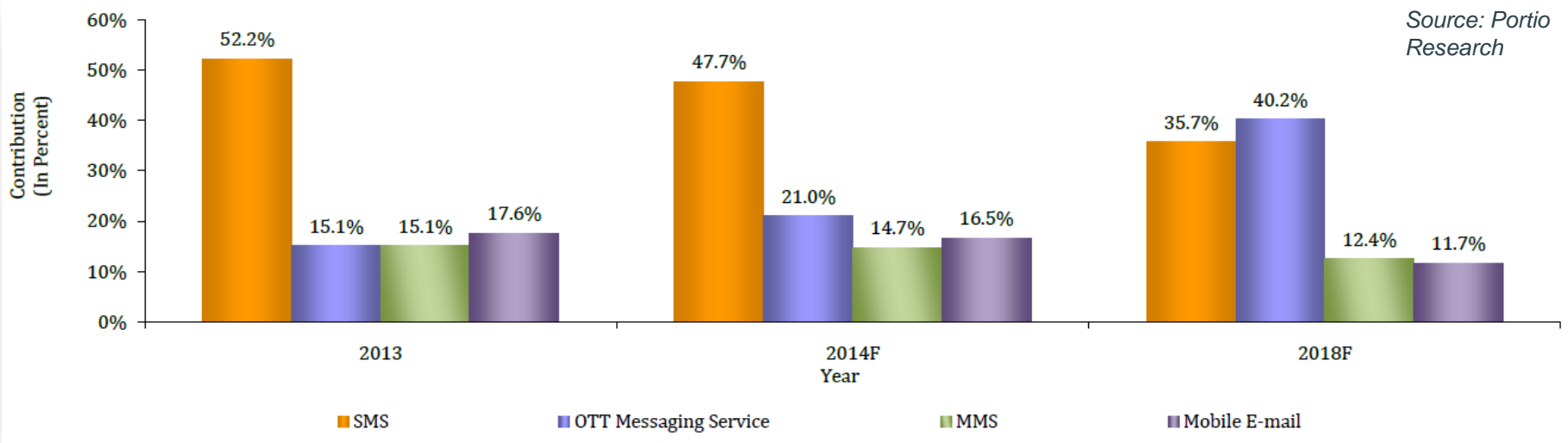
Source:
eMarketer
© Statista 2015

Additional Information:
Worldwide; eMarketer, 2014 to 2015

statista

COMMUNICATION CHANNEL TRENDS

Channel Sinergy, Not Exclusivity

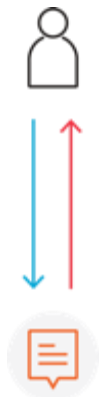


OTT channel rising with younger demographics, but **SMS will continue to be the most precise, effective messaging channel**, especially with A2P communication

MESSAGING DOESN'T NEED TO BE COMPLICATED

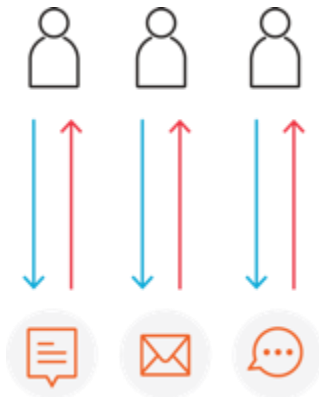


EVOLUTION OF COMMUNICATION



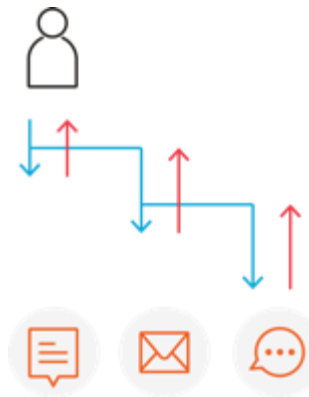
ONE CHANNEL

Business & Customer engage through a single channel



MULTI-CHANNEL

Customers can choose between channels depending on how they prefer to engage with the business. Channels operate independently, with little to no integration between them.



CROSS-CHANNEL

Customers may switch lanes, crossing between channels as they progress through tasks or seek alternative means of engaging with business.



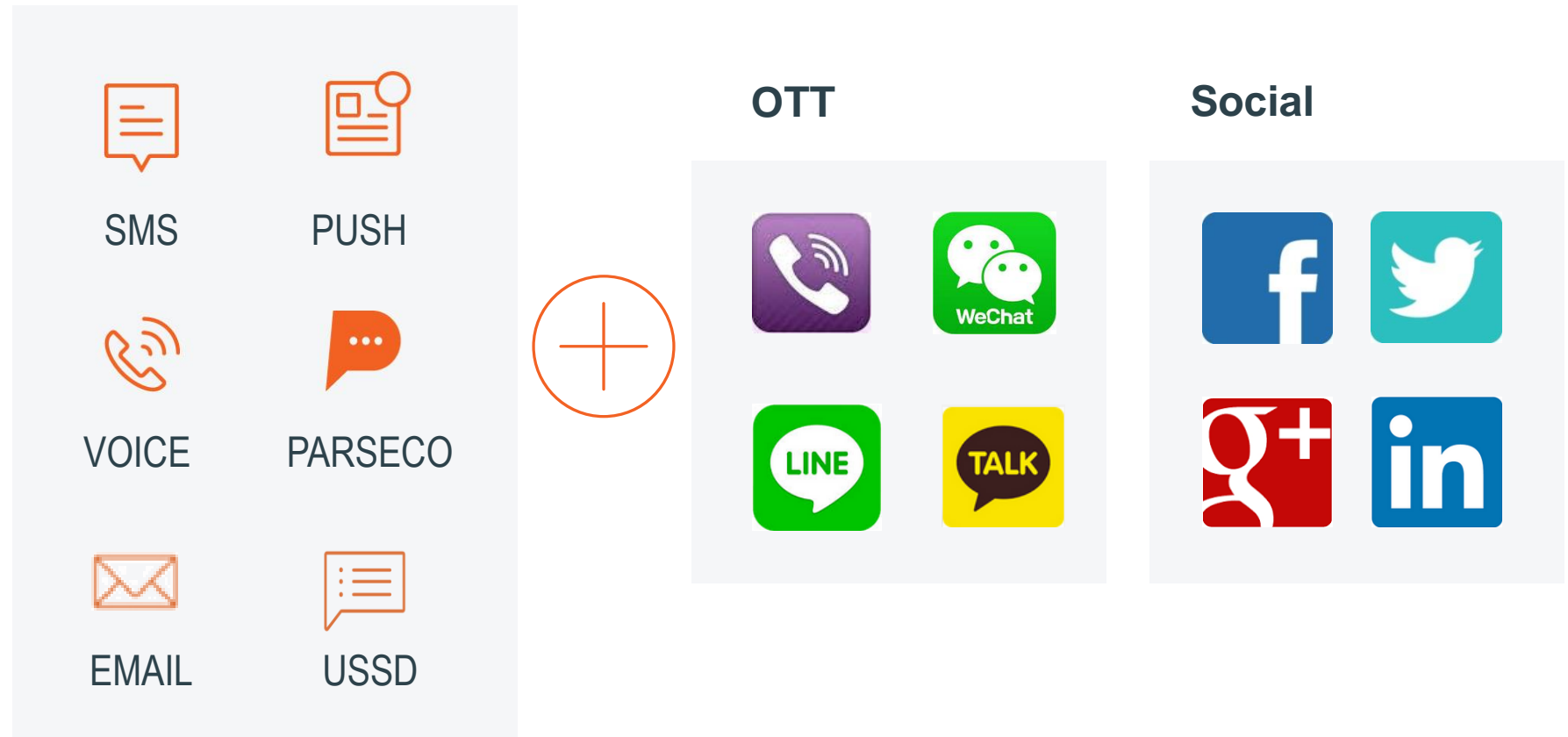
OMNI-CHANNEL

The customer's awareness of distinct channels dissolves as anywhere-everything access blurs the lines between digital and physical experiences

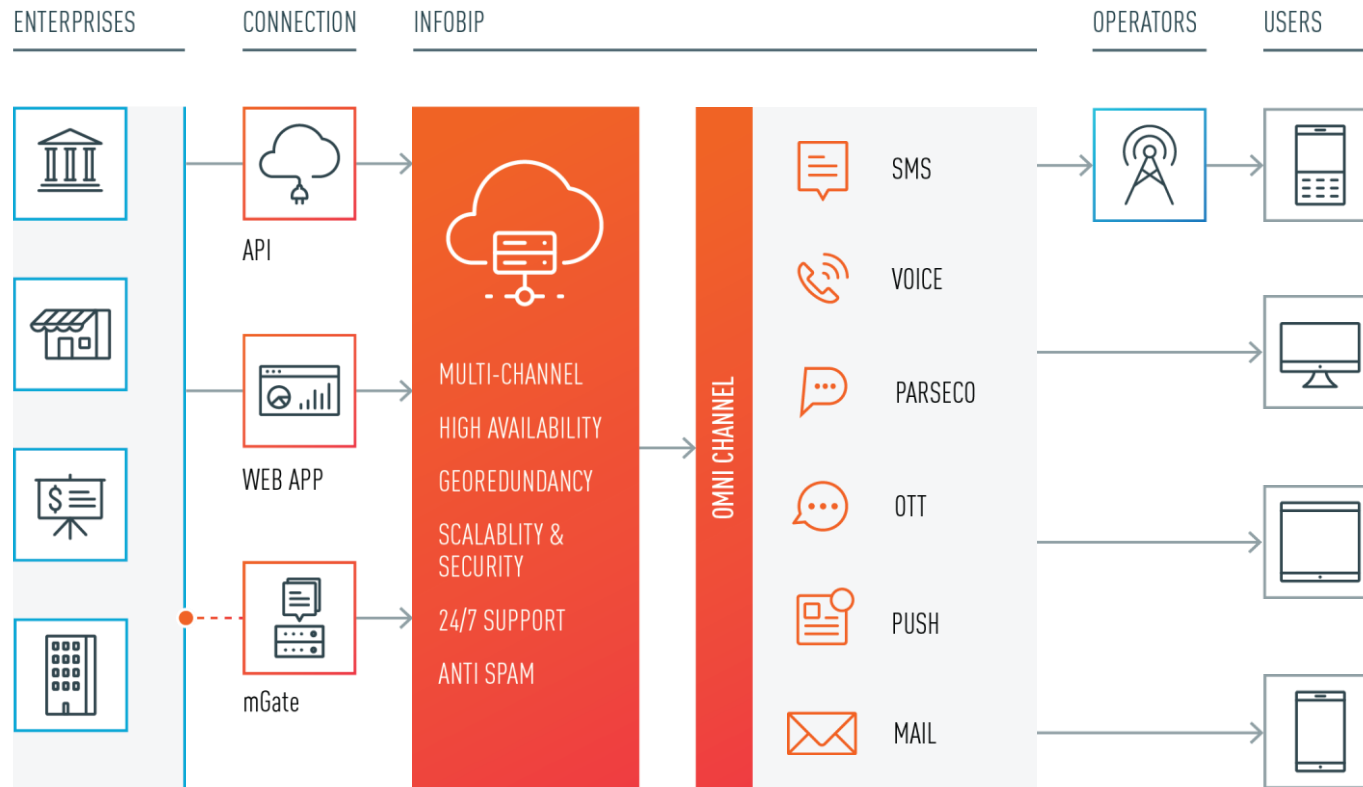
ANSWER: MULTI CHANNEL

INFOBIP

EXTERNAL CHANNELS



OMNI COMMUNICATION ECOSYSTEM



- Choose and prioritize communication channels within one campaign
- Deliver your message to customers on any available contact

SMS GROWTH GENERATORS



Automated alerting, **notifications**, confirmations
SMS

Mobile app distribution and activation with OTP
via SMS

SMS-based **2-factor authentication**

SMS and **number validation**

P2A (**2-way SMS**)

SMS

Solution

- API connectivity options
- Database integration solution
- 2-Way campaign management front-end tool

Connectivity & Support

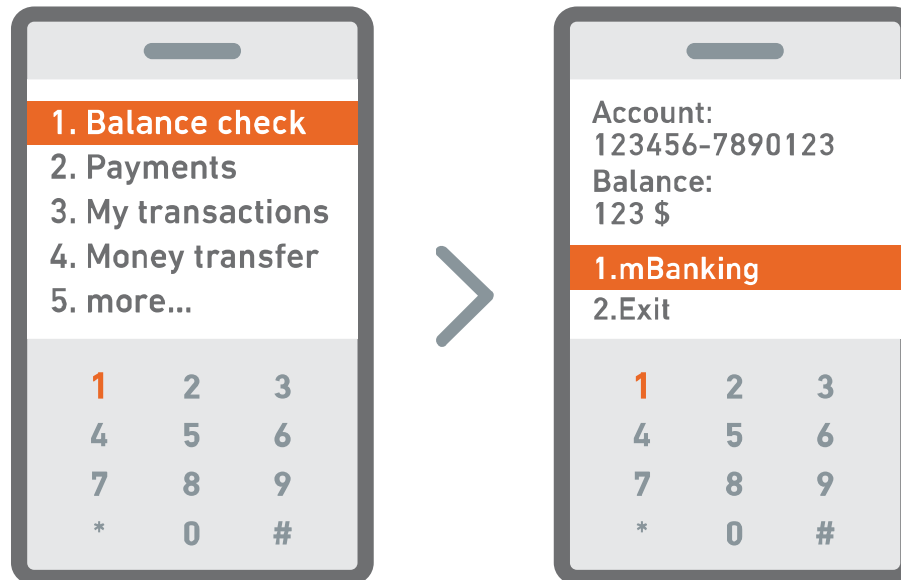
- Global coverage: Tier 1 connectivity
- 24/7 multi language support

Security

- PCI DSS certificate, ISO 9001, ISO 27001

USSD

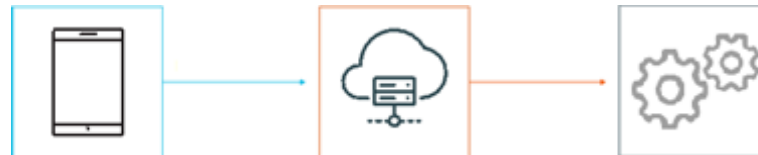
- GSM session-based service
- Supported on any type of phone
- No Internet connection required
- Free in roaming
- No need for mobile phone installations, API or downloads



VOICE



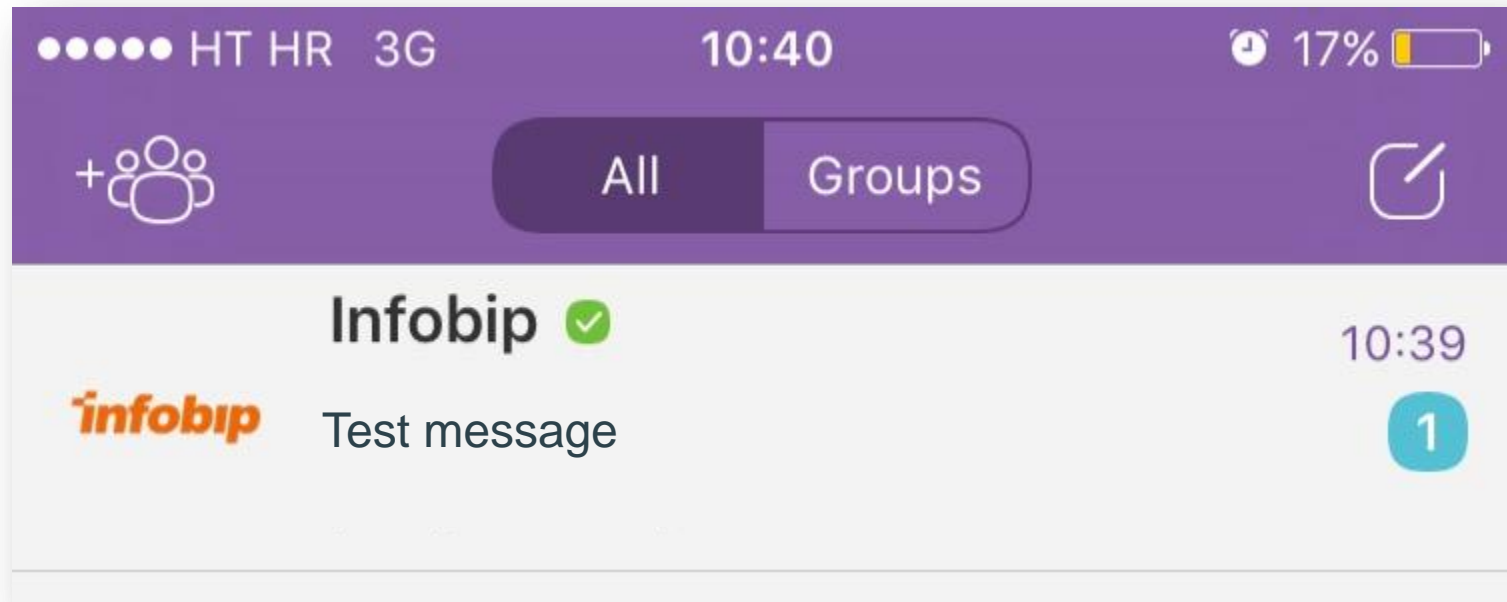
- Worldwide connectivity
- Text to Speech or prerecorded messages
- 2-way interactive communication
- High ratio of concurrent calls



OTT - VIBER



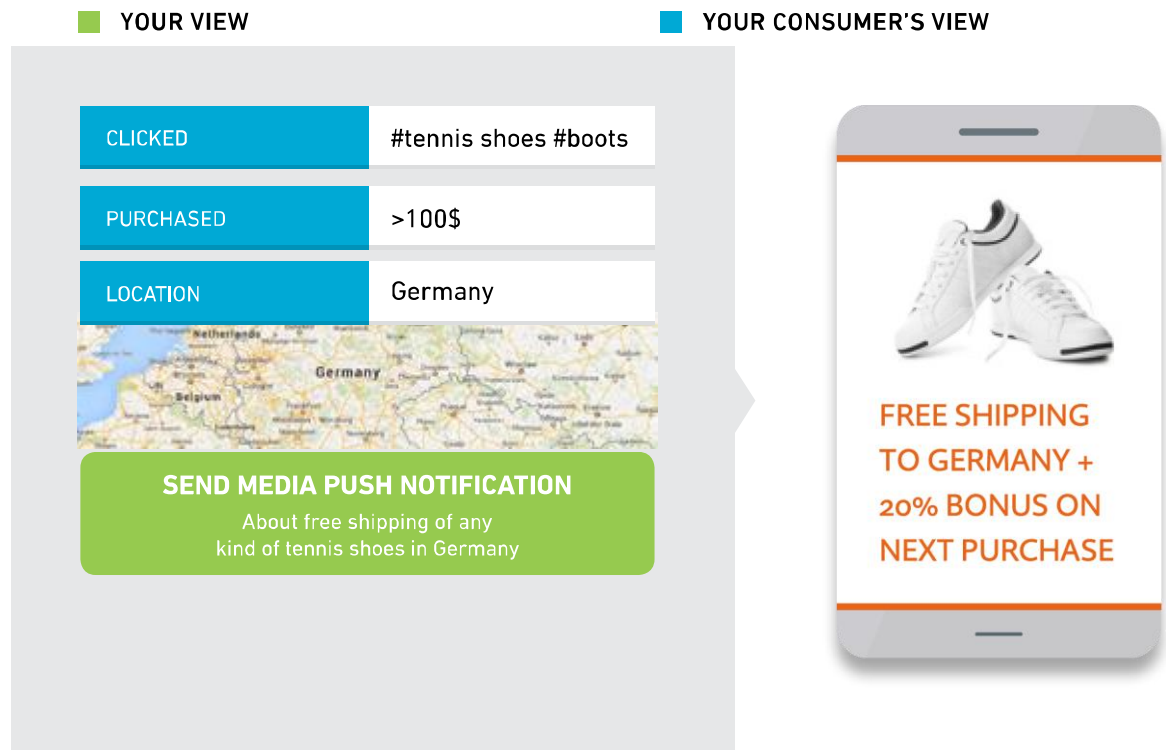
- 1-way messaging
- 1000 characters
- Delivery reports and logs available
- Approval needed (1 week)



PUSH

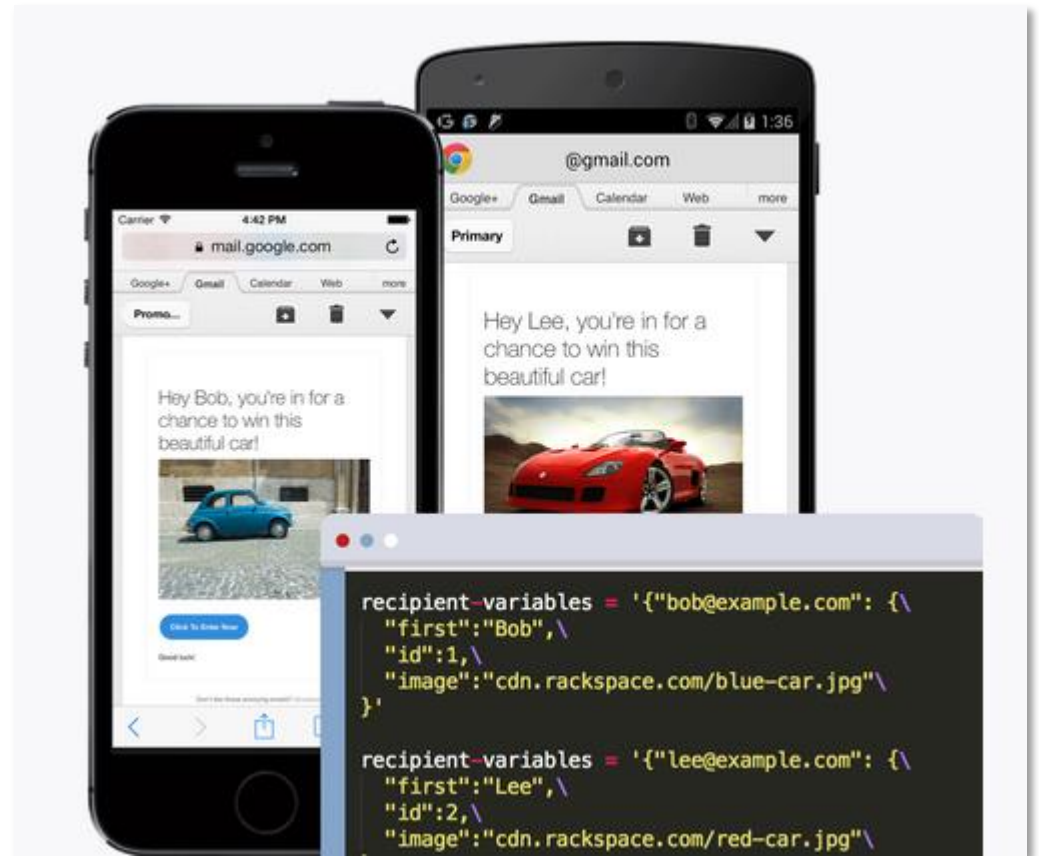
Integrated into clients application, it can offer advanced features such as:

- Real time notifications
- Multimedia
- Geo-targeting
- Geo-fencing
- Surveys

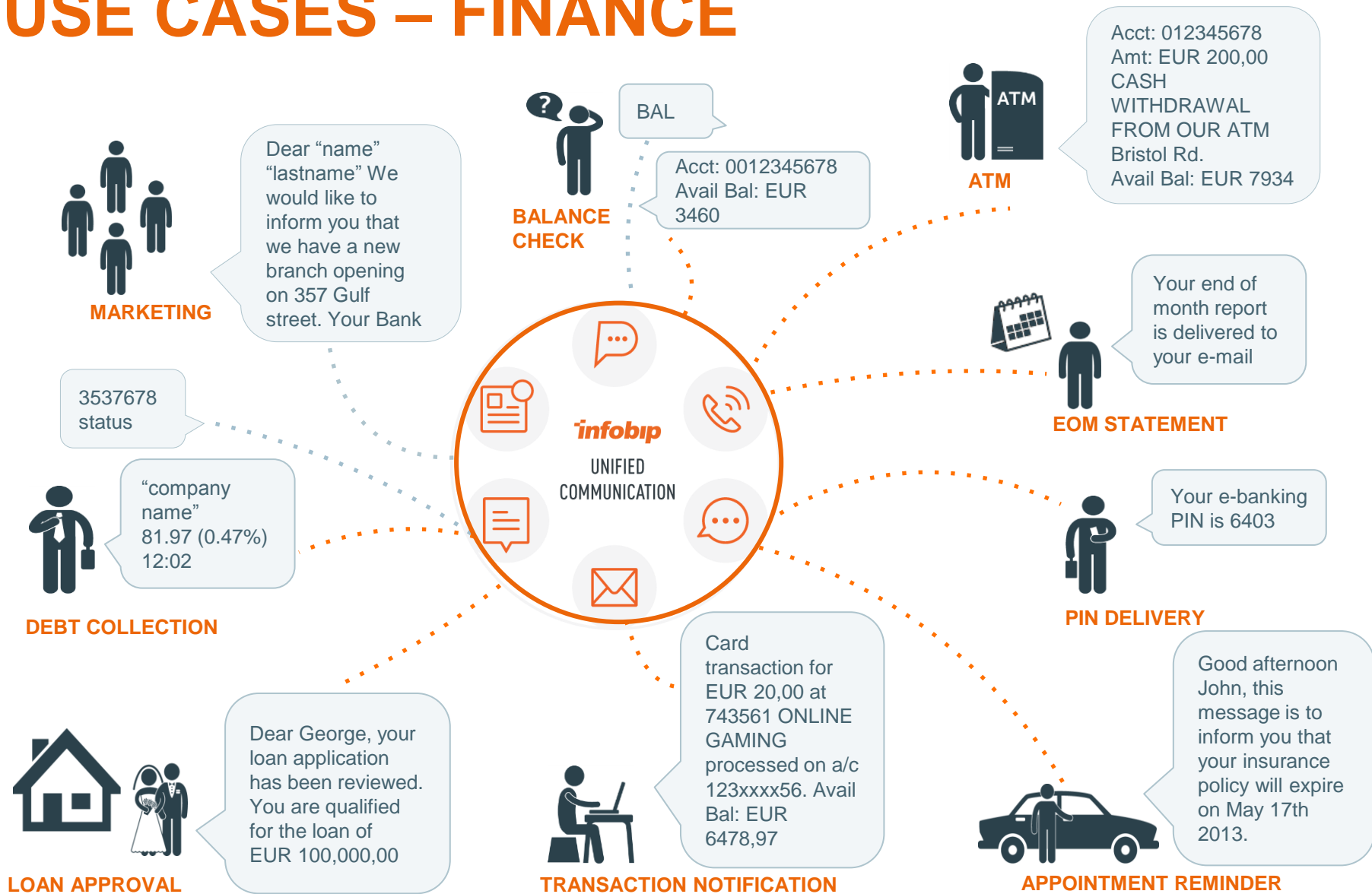


EMAIL

- Batch sending
- Personalization
- Plain text / Rich text / HTML
- Threaded conversations



USE CASES – FINANCE



USE CASES – OTHER INDUSTRIES



Dear Suzanne, new magazine **subscription** is available at 50% off. Reply YES to receive a coupon code.



Your **loan payment** is due tomorrow, please pay on time to avoid extra costs.



Your **flight** to New York is delayed and new scheduled departure time is 8:00 pm from gate 12. Visit our site for more info.



Hello John, this is a **reminder** for your appointment at 2 pm today. Press #1 to confirm or #9 to cancel.

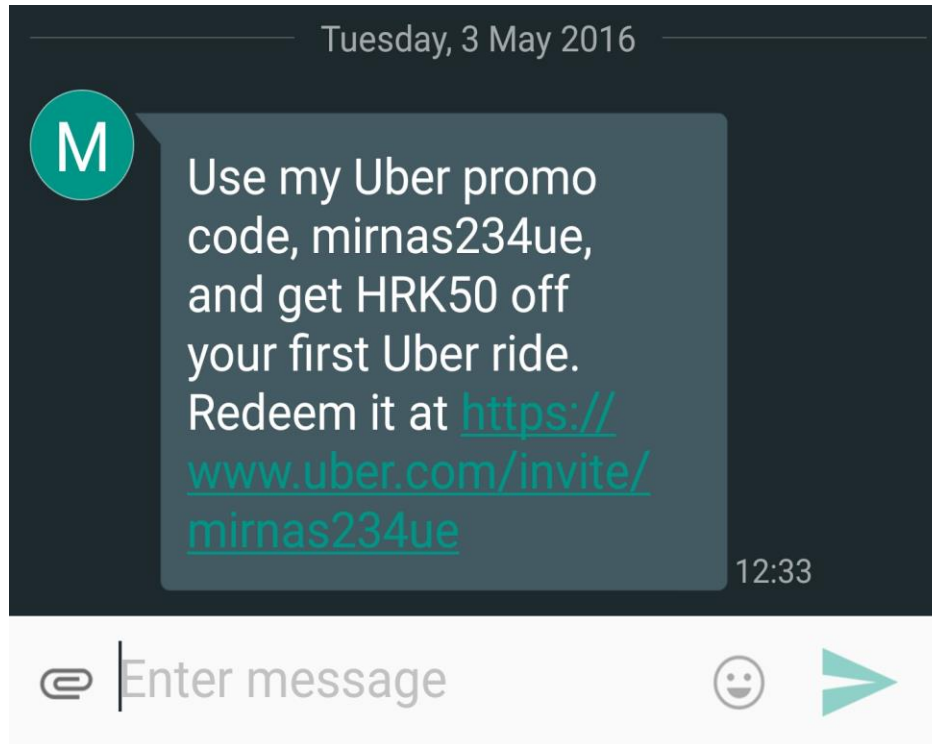


Thank you for your order. You just earned 150 **loyalty** points. Track your points and claim your gift at ABCstore.com



Your package # 123456 is scheduled for **delivery** today between 8-9 AM. Reply RESCHEDULE with time and date if not available.

SMS INVITE FOR APP DOWNLOAD



Benefits:

- Increase app acquisition
- Customers receive the link in their messages and can come back and click anytime
- Single call-to-action with one click

Options:

- In-App social invites
- SMS bulk with links
- URL shortener
- Click through rate metrics

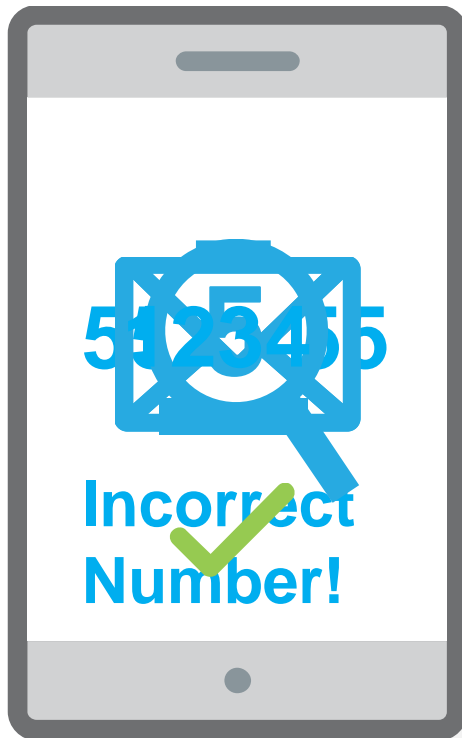
USER AUTHENTICATION OVER OTP

Benefits:

- Protect application and sensitive data
- Identify your users
- Safeguard users accounts

Options:

- PIN encryption
- Number validity check
- Conversion rate metrics
- PIN generation by client or by Infobip



STEP 06

USER ENTERS THE PIN
NUMBER TO COMPLETE APP
ACTIVATION

2-FA: USER AUTHENTICATION



Pavel Durov ✓

@durov

Seguir

Users from troubled countries: make sure you have 2-step verification enabled – in Telegram and other services telegram.org/blog/sessions-

...

RETWEETS

471

CURTIDAS

506



10:43 - 29 de abr de 2016



Кирилл Мартынов @kmartynov · 29 de abr

[@durov](#) [@RuslanLeviev](#) great idea to have sms-verification when your government can easily get access to cell phones and companies



1

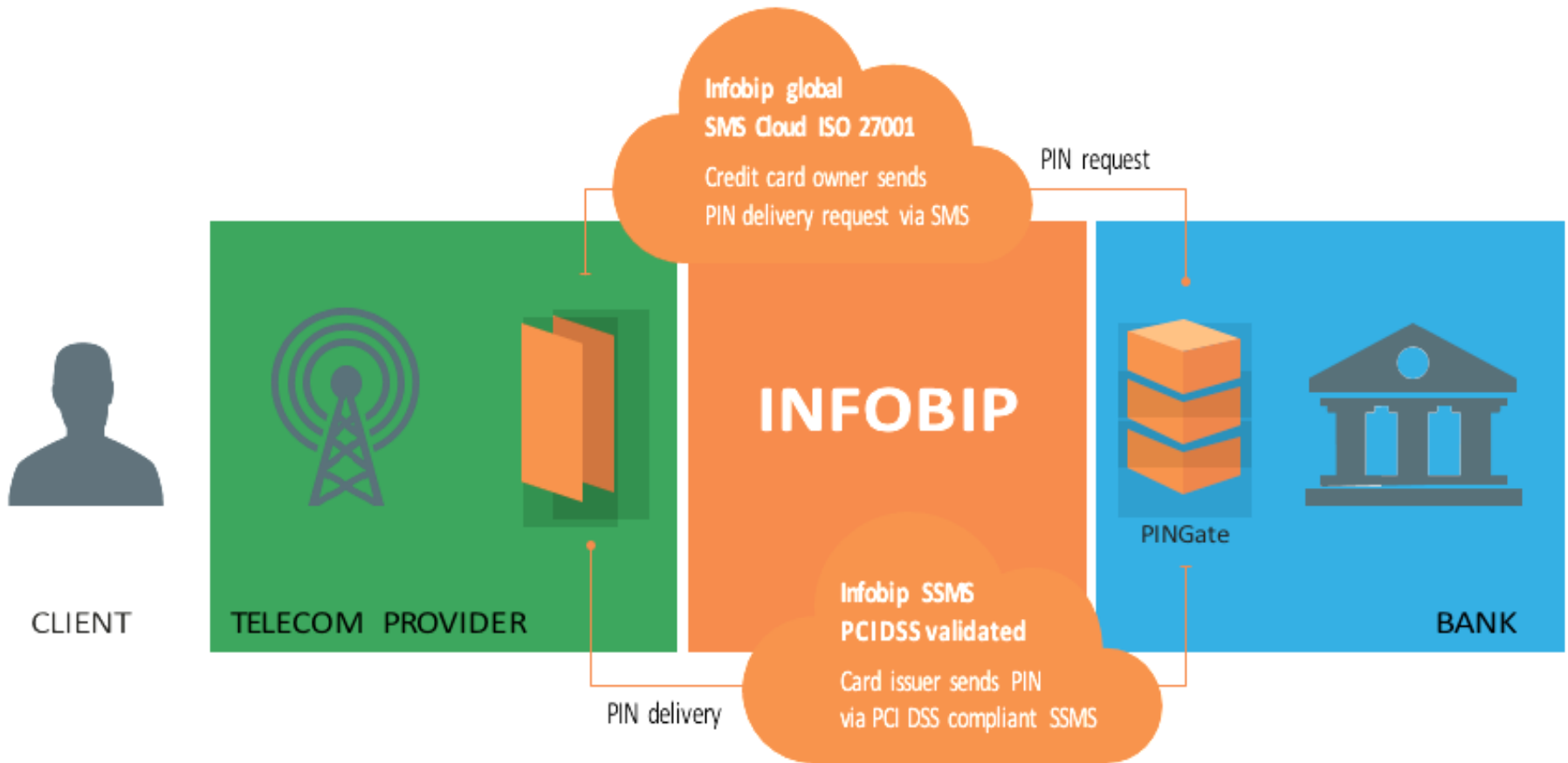


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AUTOMATED PIN DELIVERY OVER SSMS



BENEFITS OF SSMS PIN DELIVERY



- Lower distribution cost
- Additional revenue gain
- Enhanced security
- Saving the environment
- Client satisfaction
- Compliant with existing process
- PCIDSS compliant



OFFICES

infobip



200K

PLATFORM
ACCOUNTS

300+

OPERATOR
PARTNERSHIPS

190

COUNTRIES
COVERED

40+

OFFICES
WORLDWIDE

“OLD” TOOL?

GET EXCLUSIVE
UPDATES



TEXT **TRUMP** TO 88022



“OLD” TOOL?

ELECTION 2016 Results | Primary Calendar | National Map | Delegate Calculator

Texting Comes of Age as a Political Messenger

By NICK CORASANTTI AUG. 18, 2015



More than 27,000 people turned out last week in Los Angeles for a campaign appearance by Senator Bernie Sanders. Supporters had received text messages promoting the event. Monica Almeida/The New York Times

Email

Share

WASHINGTON — Even a presidential candidate’s most devoted supporters could be forgiven for trying to tune out the torrent of campaign emails, Twitter messages, Facebook posts, Instagrams and Snapchats that steadily flood voters’ inboxes and social-media feeds in this digitized, pixelated, endlessly streaming election cycle.

“We need to turn crowds and popular support and Bernie into winning,” she said over a video hookup.

“So everyone, please, take out your smartphone right now and text the word ‘work.’ ”

Within hours, the Sanders campaign said, it received nearly 50,000 responses. The killer app for the 2016 presidential campaign is not an app at all. It is not even new. Texting — that 1990s-vintage technology — has suddenly become a go-to vehicle for presidential campaigns when they need to get a message out as widely and quickly as possible, and with confidence that it will be read.

CASE – BANCOS E SETOR FINANCEIRO

- O mGate permite a verificação de saques suspeitos em destinos internacionais, alertando o titular do cartão, o que garante mais segurança nas transações e evita prejuízos para o cliente.
- Quando o saque é feito no caixa eletrônico, o banco é informado sobre a localização do usuário e do banco, para que possa fazer a consulta anti-fraude.
- O titular do cartão também pode receber uma mensagem quando houver uma tentativa de saque, permitindo que o usuário responda com uma palavra-chave (por exemplo, "FRAUDE!").



THANK YOU! QUESTIONS?

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