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

amazon   NETFLIX   Uber   Google Pay   Pay   Robinhood

Here is where we make an impact

Optimize the processes that drive your revenue

20%
of customer interactions

80%
of revenue

Are these your digital priorities?

Grow your customer base

Modernize digital relationship with customers

Do more with less

Simplify onboarding and explanation of complex products digitally with collaborative tools.

Provide ongoing financial advice and support in a natural, unintrusive, convenient and digital way.

Equip your staff with the best tool to be successful at their job.

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.
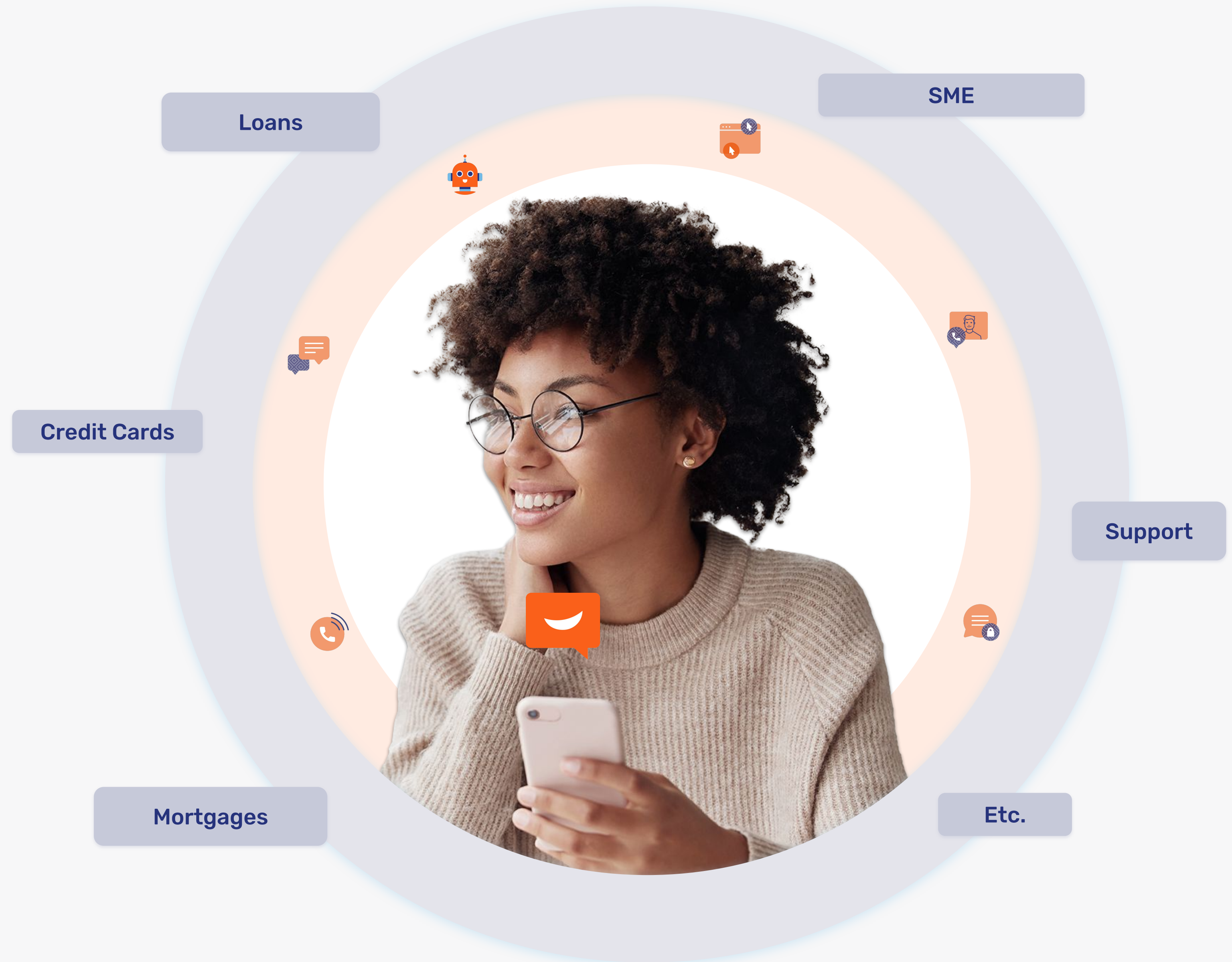
2x FCR %
comparing email vs. livechat

WHAT WE DO

Bring the bank and customer closer together

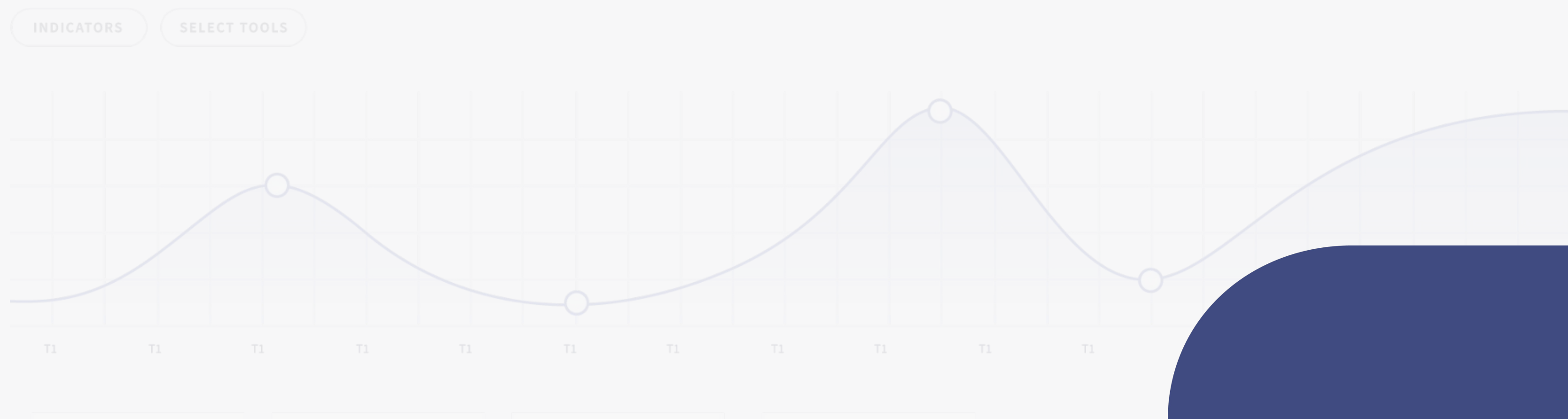**Augmenting the experience** of your customers in your digital channels and beyond.

Live Chat

Secure Messenger

Voice

Chatbot API

Video

External Messenger API

CONVERSATION RECORDING • EMBEDDABLE UI • SCHEDULED CONVERSATIONS

Screen sharing

Embedded Co-Browsing

Document Co-Browsing

Universal Co-Browsing

Mobile Co-Browsing

WHAT WE DO

Facilitate a coordinated & collaborative customer digital experience

Loans

SME

Credit Cards

Support

Mortgages

Etc.

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.
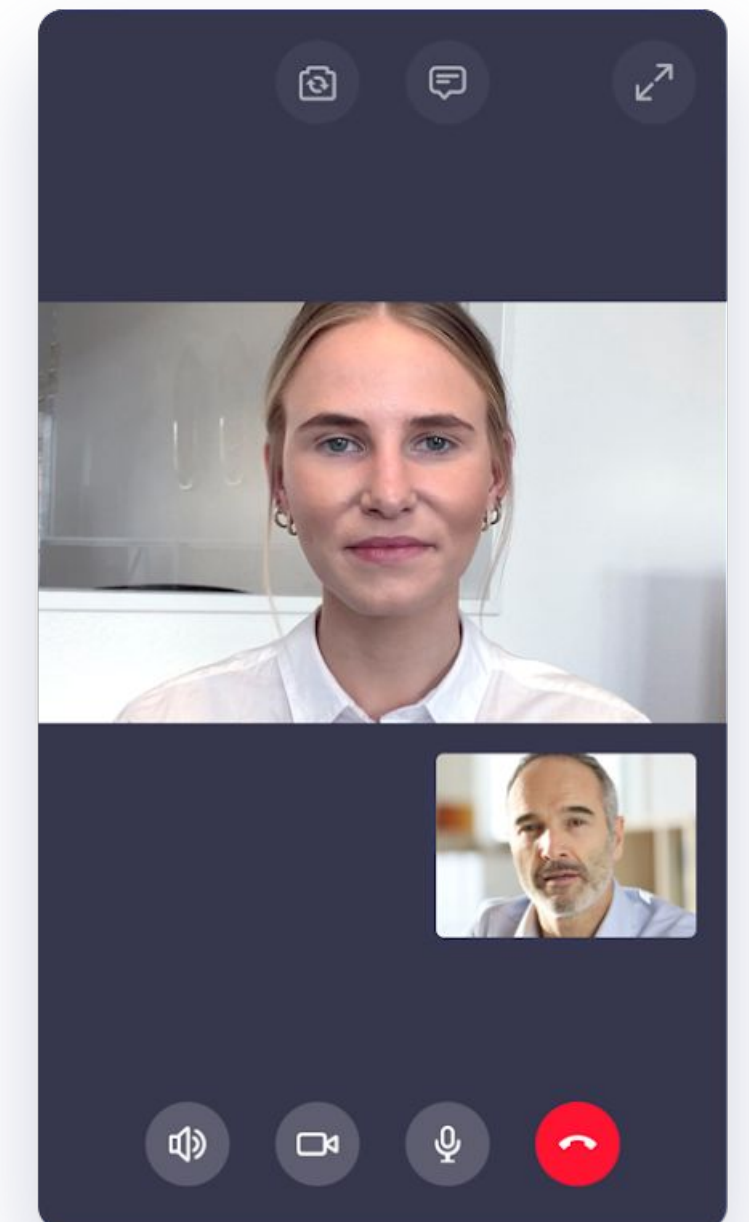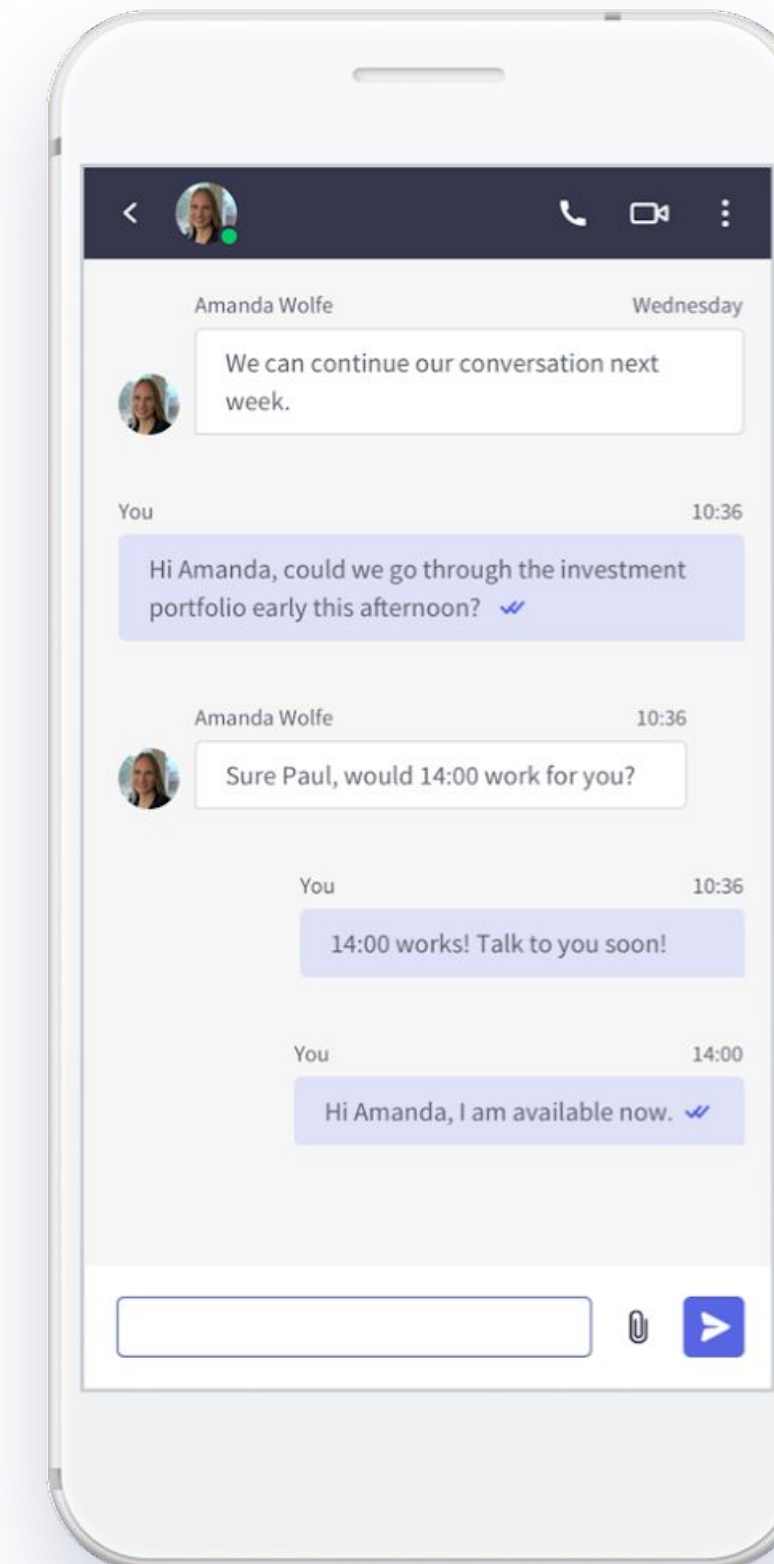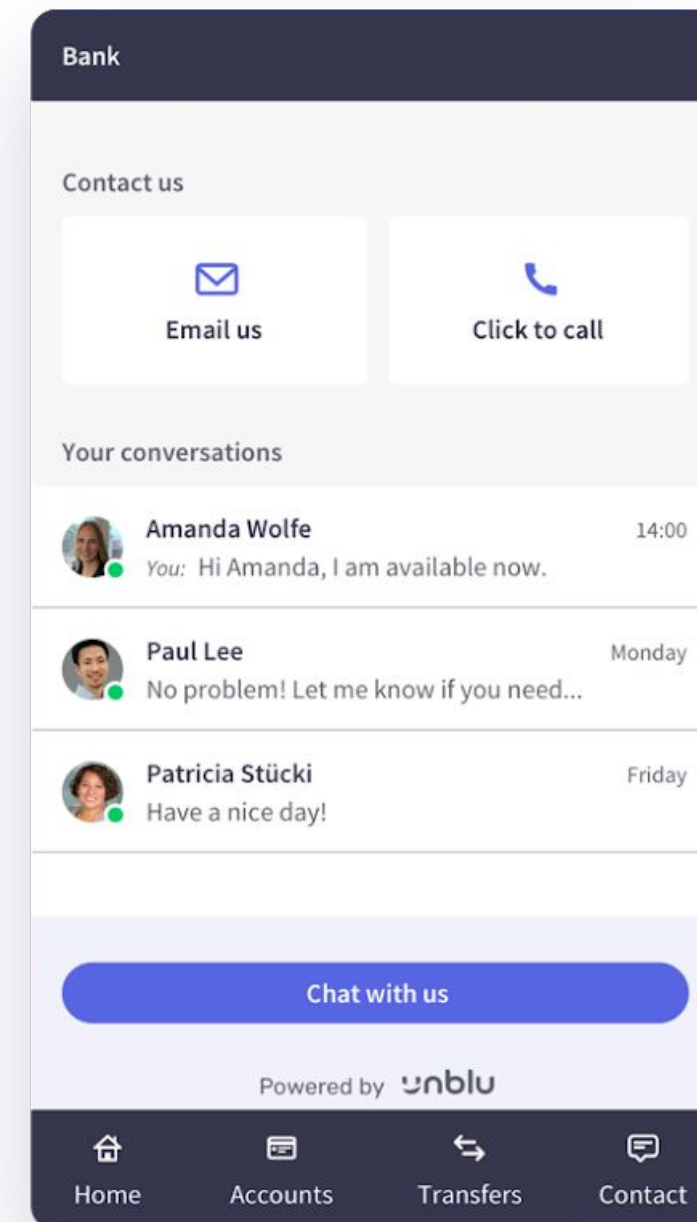
Live Chat

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.
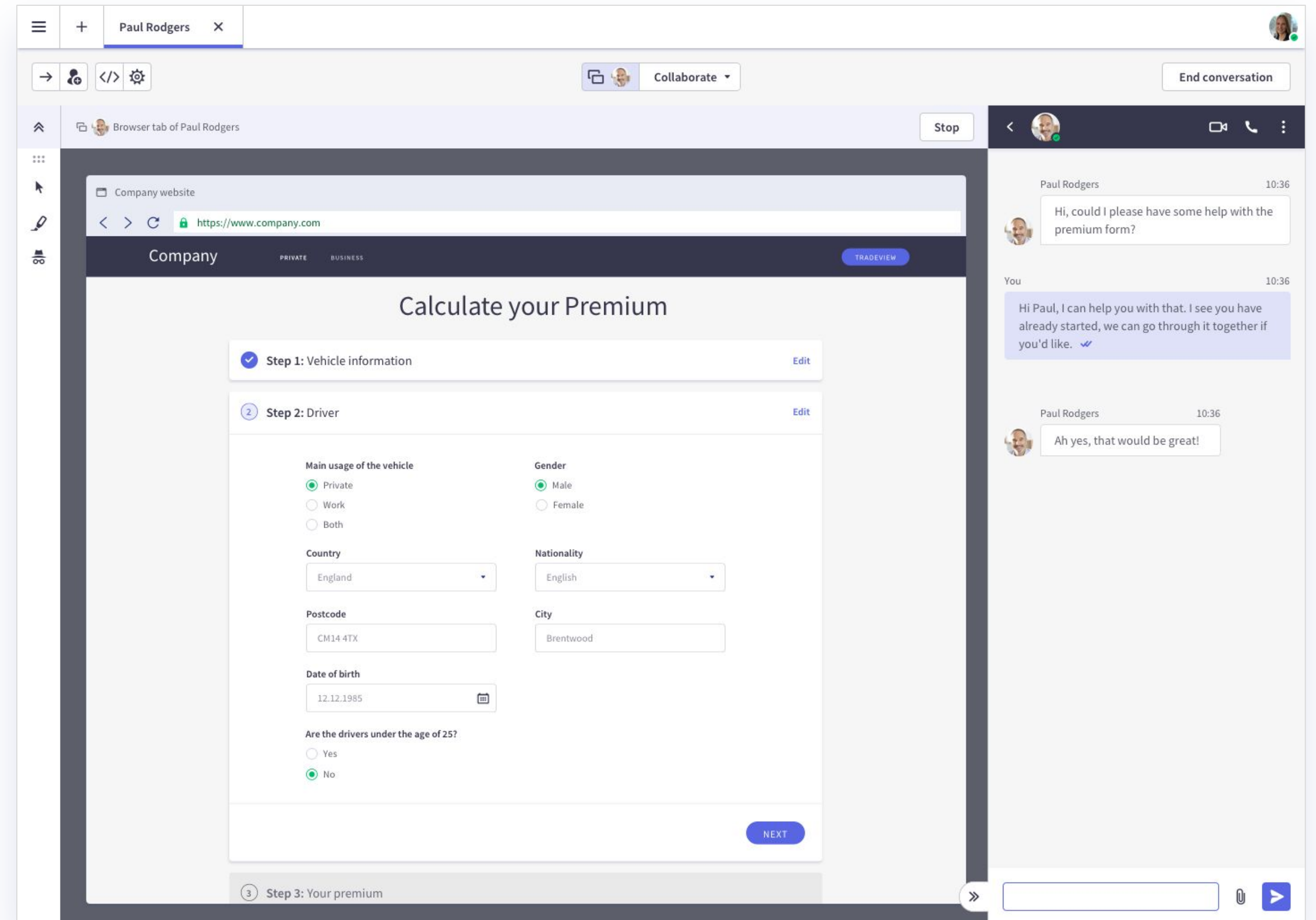
Chatbot

- 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

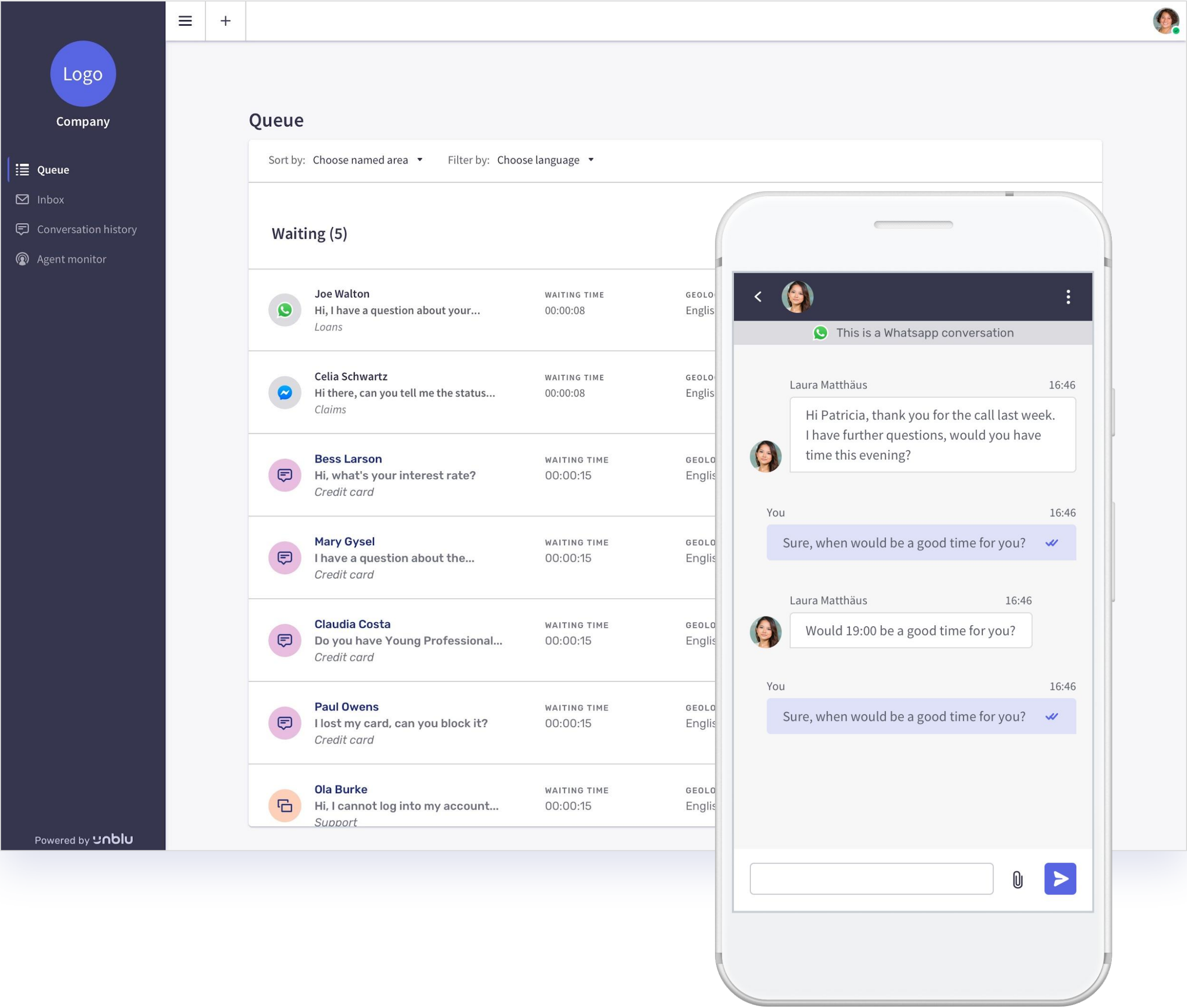- **One-click deployment** to production
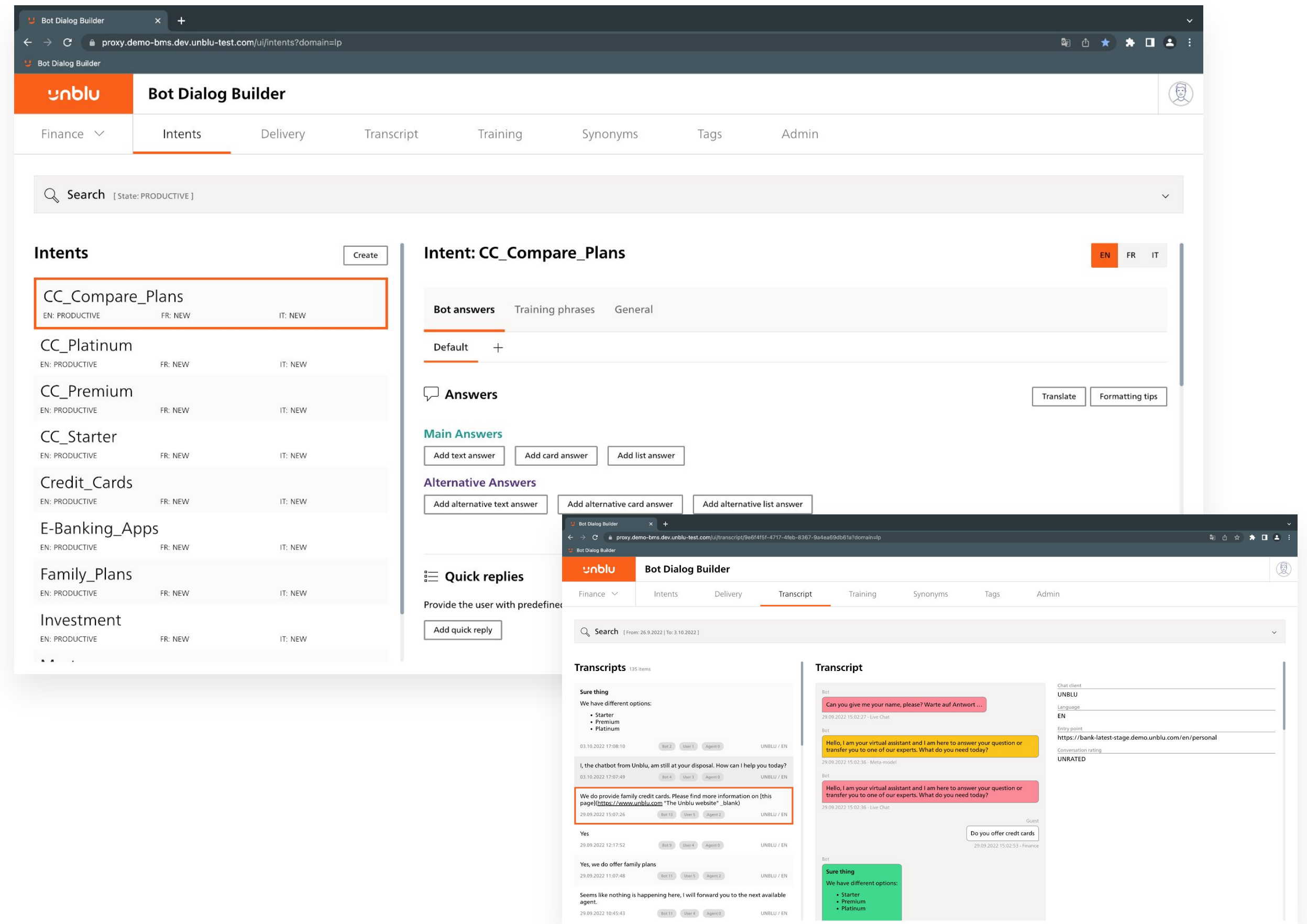
External Messenger API

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.
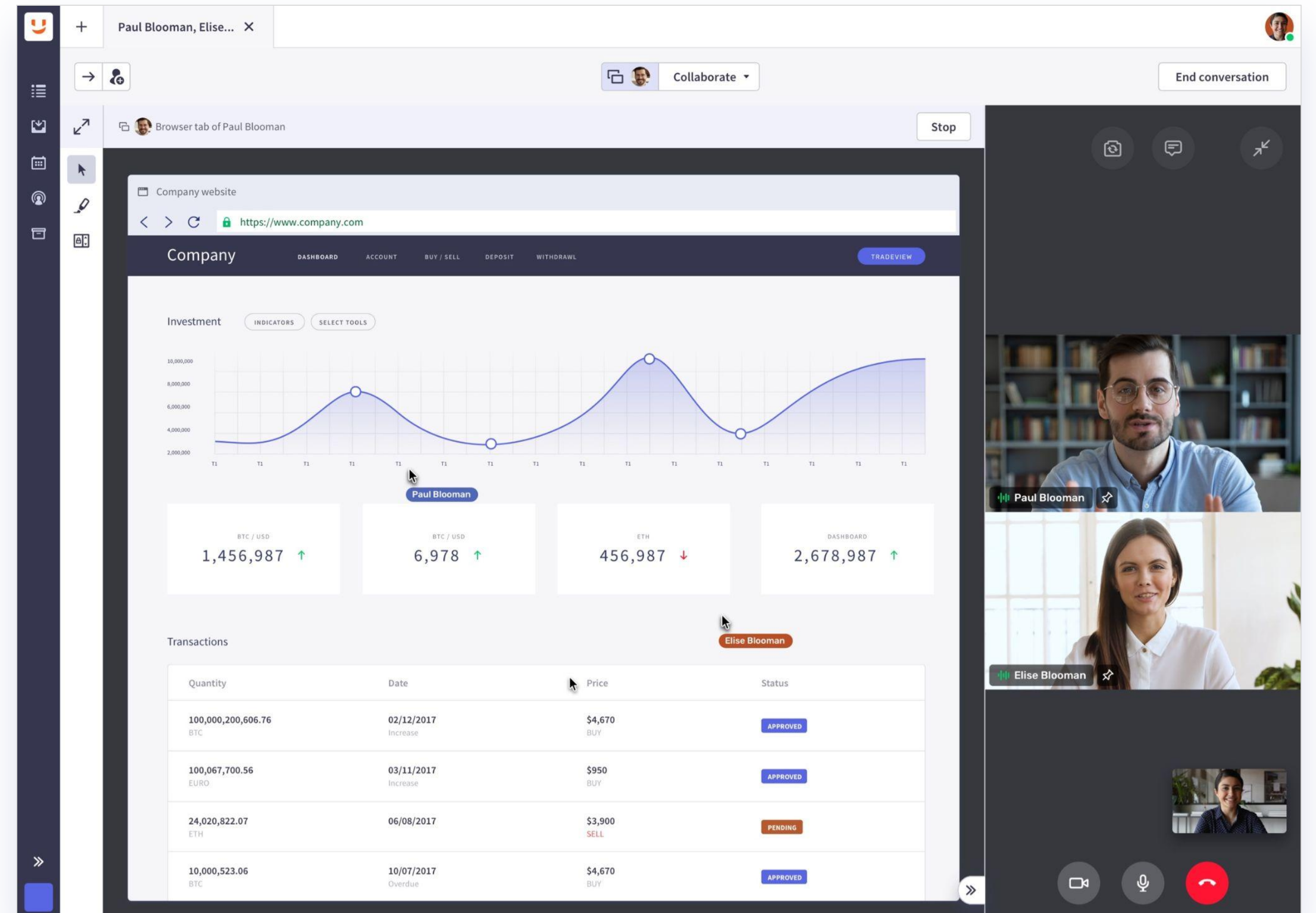
Co-Browsing

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.
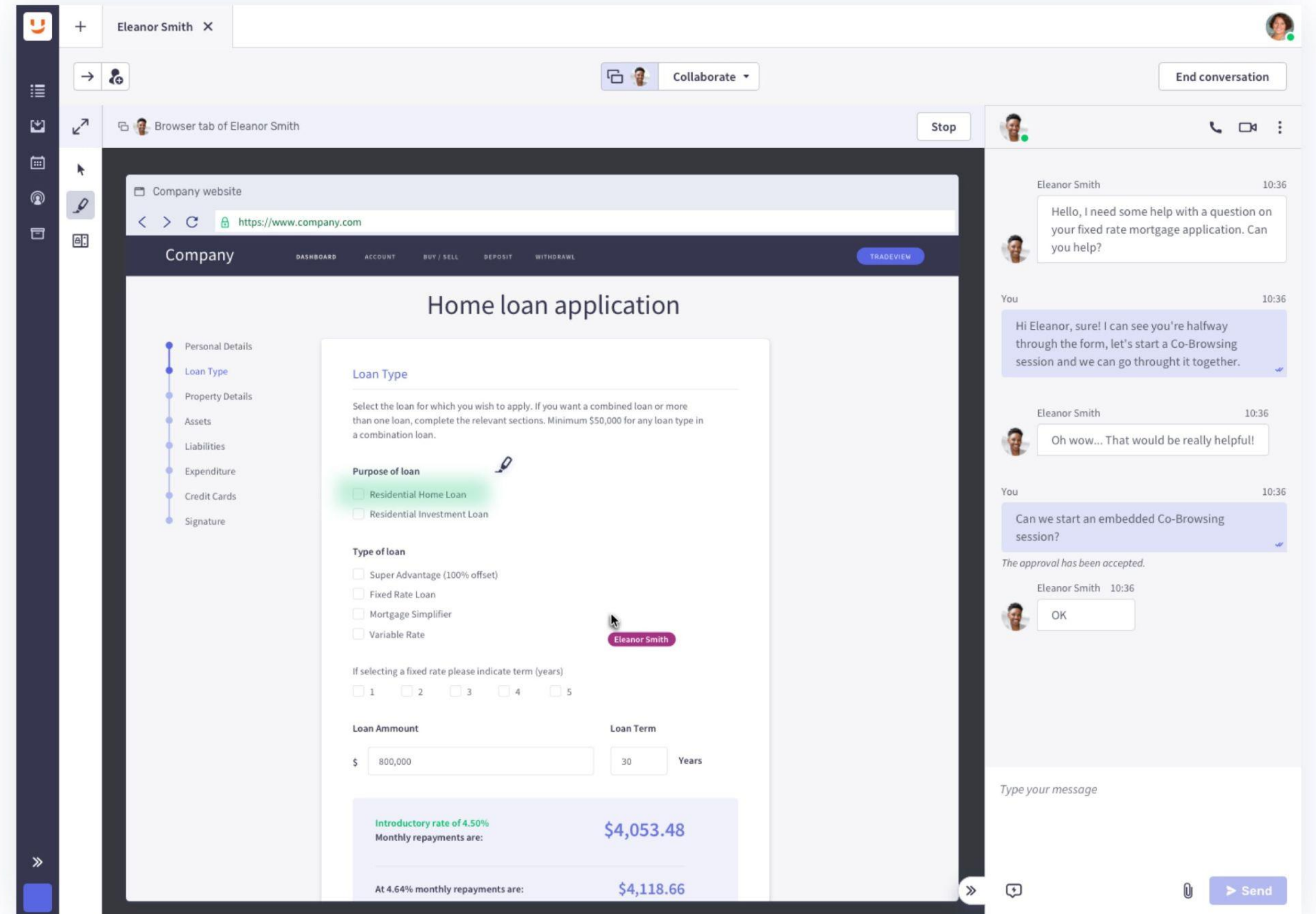
Screen Sharing

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.
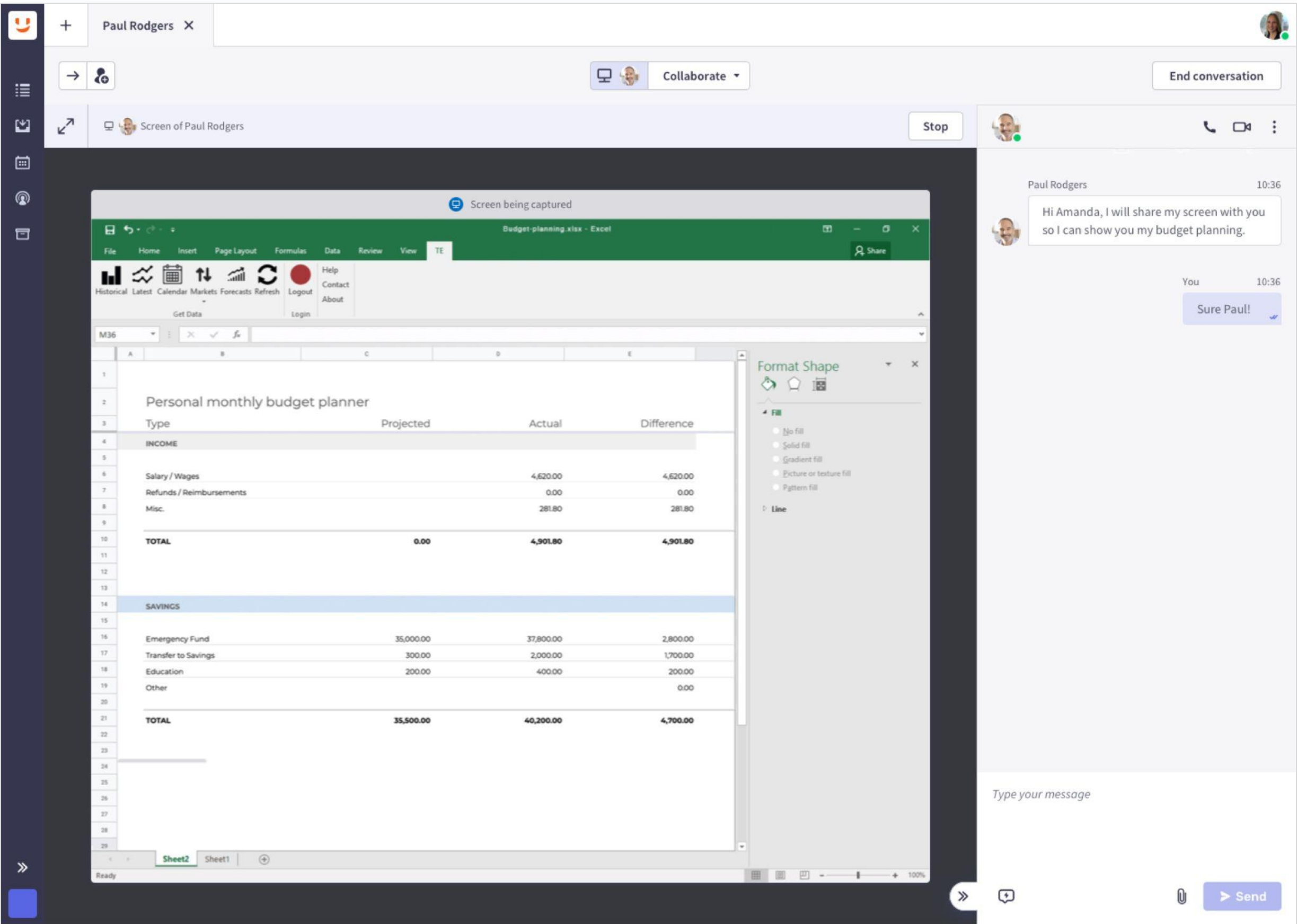
Schedule Conversation

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.
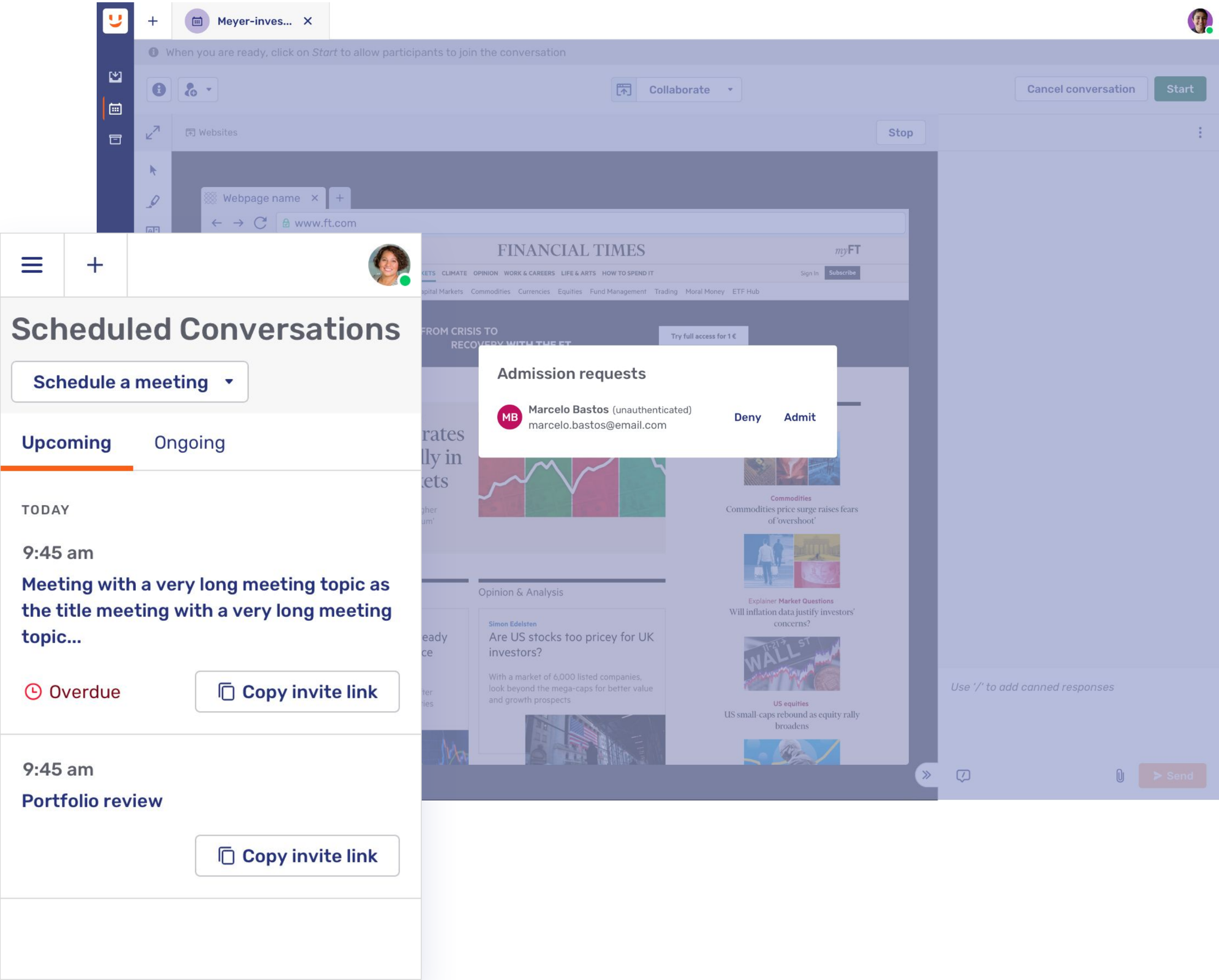
Embeddable UI

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.
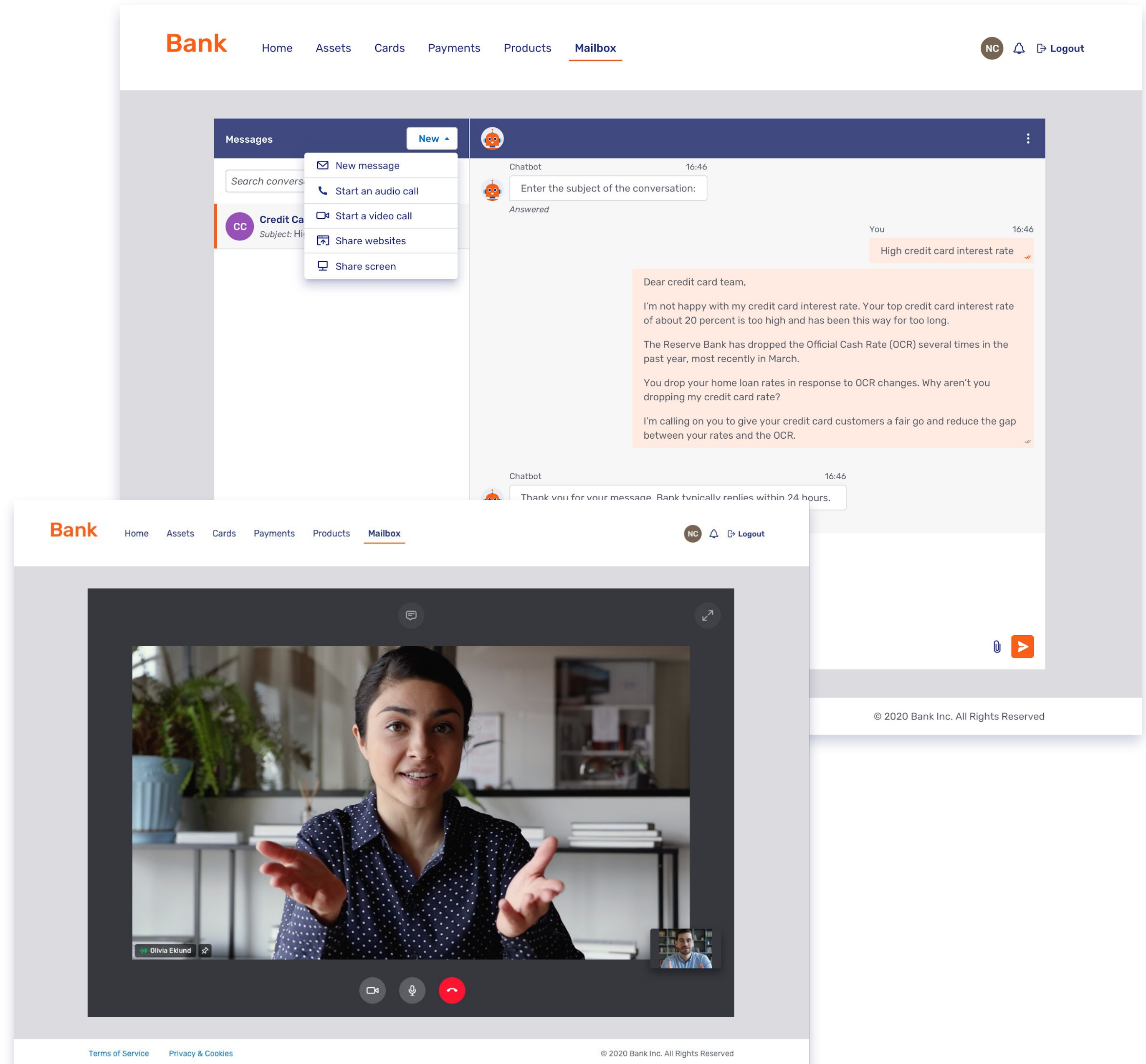
Conversation recording

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.
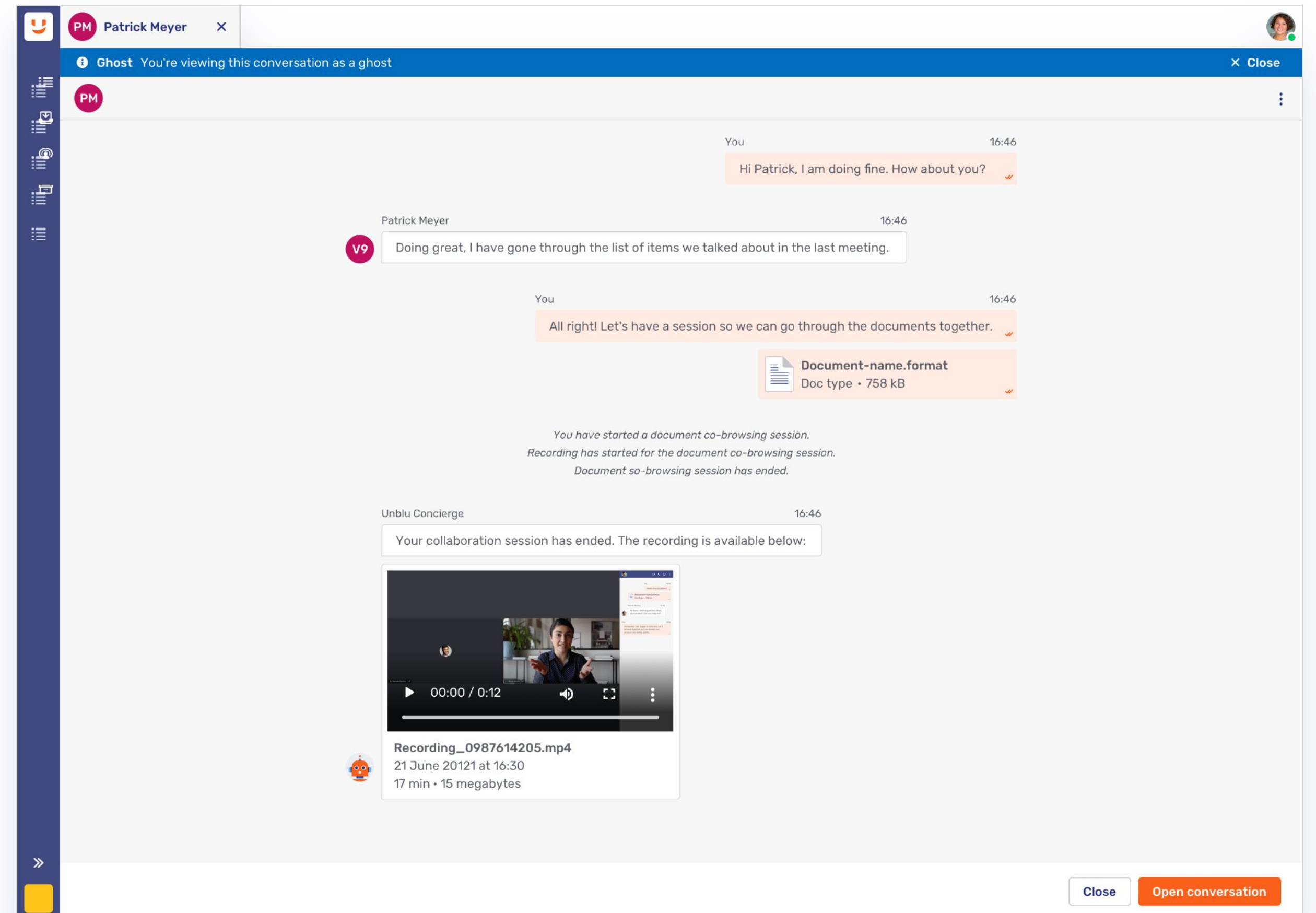
Some final considerations

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.

UBS   OptimaTax RELIEF   carta   AON   Deutsche Bank

Thank you

Name
Position
email

www.unblu.com

USA - Switzerland — Germany —
United Kingdom — Czech Republic —
Bulgaria