

Smart messaging.

Take your relationship
banking strategy to the next
level with value-added in-app
messaging





Stand out against the noise of daily life.

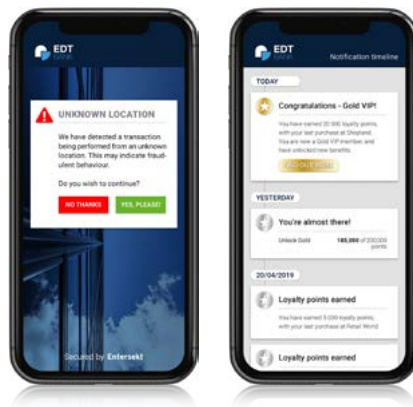
Connecting with your customers at the right time with a helpful prompt or alert makes the difference between a welcome interaction and an annoying distraction. Getting it right goes a long way to fostering long-term, trusted relationships that are as rewarding for them as they are profitable for you.

Reaching them should be a simple task, given how many digital and other communication channels we all have available to us. In reality, though, your business has to compete for their attention against an increasing clamour of emails, text messages, telephone calls, and social media posts.

Anyone with a database of phone numbers and email addresses can push content your customers' way. It now takes so long for them to distinguish between what's important and what isn't – and what, in fact, may be an attempt at fraud – that it seems easier or safer to simply ignore it all. Even your secure mailbox tends to go unchecked most of the time.

A direct route to your customers

You need a smarter way to engage them, one where an incoming message carries weight and the only voice they hear is yours. The good news is that, as their bank, you hold a significant if under-appreciated advantage in this regard: your mobile banking app. It's a channel your customers habitually use, delivered by a brand they trust, on a device that is always with them.



Sidestep the junk folder with a channel reserved for you and each of your customers.

Smart messaging from Entersekt.

In-app messaging for direct customer engagement

Imagine a messaging service that combines instant communication with banking-grade security and on-the-go self-service functionality. That's Entersekt's smart messaging solution, which comprises two discrete services – user notifications and calls to action – all within the safety of your banking app.

Your customers can't possibly miss your messages because they're delivered to a device they always have with them. Furthermore, because they're sent via a trusted platform – your banking app – your customers know exactly where the messages are coming from and that they're important.



Compound the value your app provides by integrating **customer communications** with **banking functionality**.



USER NOTIFICATIONS

Entersekt's in-app user notifications allow you to send private information to your customers that, although highly pertinent to them, doesn't necessarily require any action on their part or even an acknowledgement of receipt.

This service's use cases include notifying customers of:

- Activity on their cards or accounts
- Changes to an investment
- Milestones in saving or paying off debt
- Nearing spending or debt limits
- Pending communications
- Fraud alerts or warnings of new scams
- Loyalty points accrued

The solution has some useful features that provide you with additional control in terms of regulatory compliance and usability. For example, it can return proof of delivery automatically, without troubling the app user. This type of proof is mandated in Europe for certain types of banking and investment-related notices.

Expiry dates can be set per notification, after which they are tidied away so that they don't distract the user from new notifications. You have full control over how your mobile app displays the messages – arranging them on a timeline, for example – to help your customer locate the information they need, when they need it.



Private
channel



Auditable
records



Lower
fraud costs



Better
informed customers



Boosted
app usage



CALLS TO ACTION

Use Entersekt's in-app calls to action service to engage your customers about time-sensitive matters that require them to perform a task or make a decision. A customer can assess the urgency of the request and decide whether to respond immediately or later, when it's more convenient. You can then send a reminder if the customer forgets to respond.

To streamline their responses, you can provide shortcuts to a relevant app functionality – pointing them to a specific statement, for example. The service gives the customer one easy-to-use, secure platform from which to manage their finances.

For example, they can:

- Approve third-party access to accounts and personal records
- Dispute transactions or flag suspicious activity
- Manage bill pay requests
- Obtain digitally signed mandates
- Respond to peer-to-peer payment requests
- Renew a fixed-term investment or roll over a loan
- Act on opportunities to save, unlock rewards, or avoid penalties
- Consent to a marketing call or register for a special offer
- Approve changes to policies

Strengthen your customer relationships with secure and relevant messaging.

Contact us at info@entersekt.com to explore how we can help you achieve success in this area – and others!

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