gupshup

Banking 2.0: powered by Conversational Messaging

Beerud Sheth, Co-founder & CEO, Gupshup

GOLDEN ERA OF BRANCH BANKING IS OVER

Consumer behavior migrating from offline to online

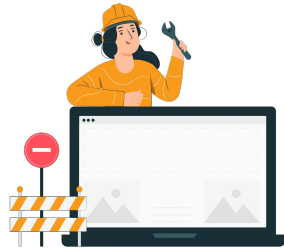Digital payments already past tipping point

Bank branches are expensive to setup and operate

Bank branch experience difficult to standardize (RMs for premium customers)

Consumers don't like it either - waiting in lines for sub-par service

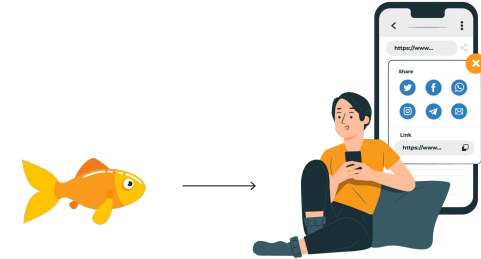Call Centers offer slightly more convenience, but similar problems persist

WEB AND APP ARE NOT IDEAL SOLUTIONS EITHER

Attention Span
9 Seconds

Attention Span
6 Seconds

Mobile Web experiences are clunky

Mobile Apps have reached saturation

Consumer Attention Spans are shortening

Need better options

gupshup.io

SO, WHERE ARE THE CONSUMERS? BUSY MESSAGING.

WhatsApp user growth

Number of monthly active Instagram users from January 2013 to June 2018 (in millions)
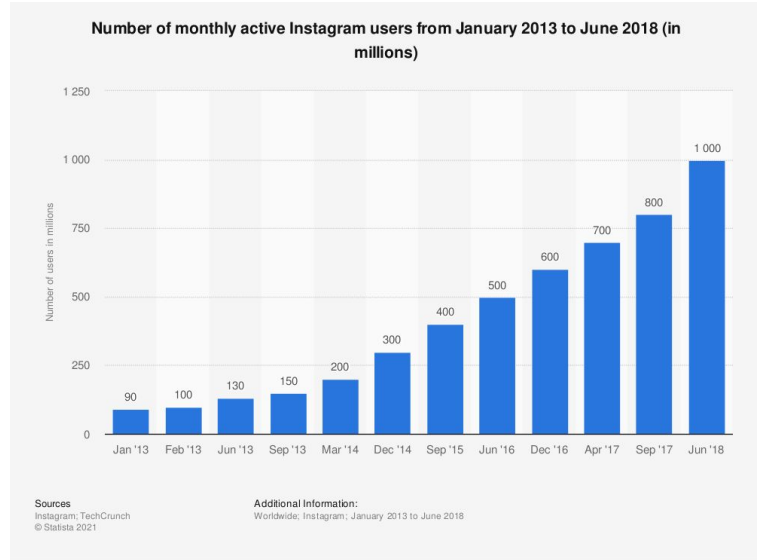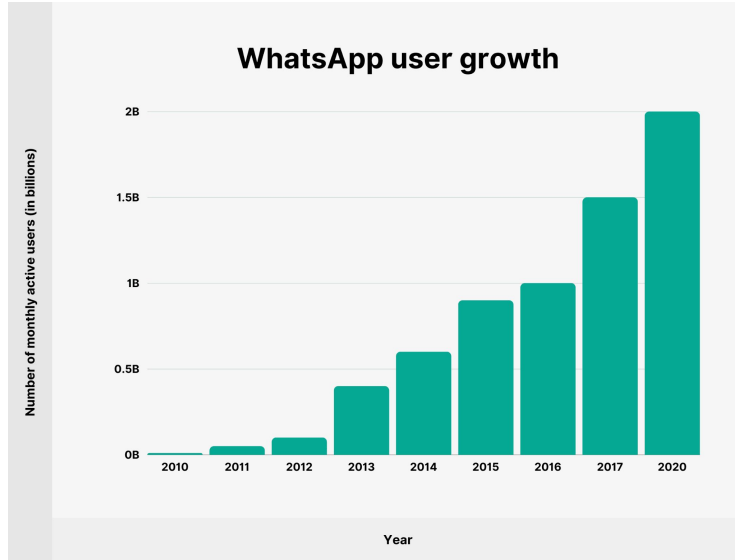
Messaging apps will become the new digital branches!

BANKING 2.0: powered by CONVERSATIONAL MESSAGING
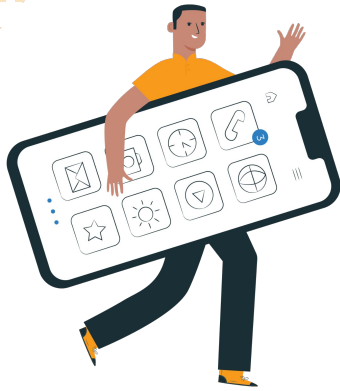
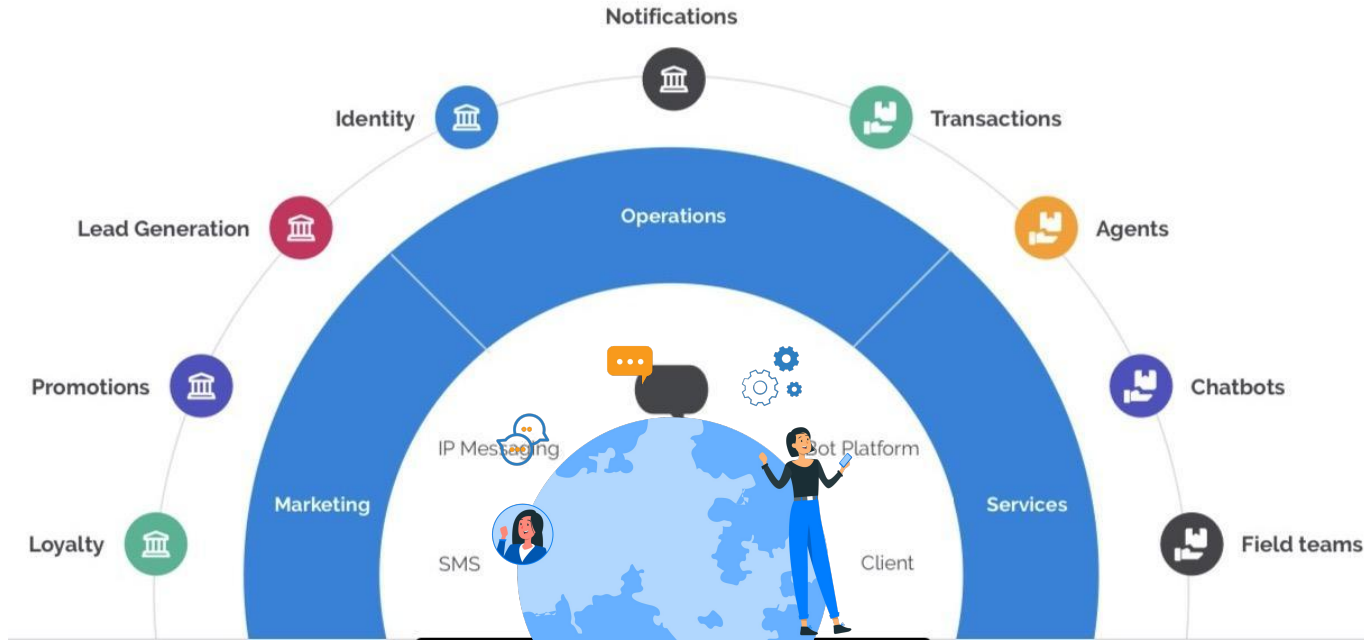**Be where your customers are - on their favourite messaging app**

Converse with them in the format that they are comfortable with

They can chat with you like they would with friends and family

TRANSFORM EVERY CUSTOMER TOUCHPOINT WITH
CONVERSATIONAL EXPERIENCES

IMAGINE A **PERSONAL RELATIONSHIP MANAGER** FOR EACH CUSTOMER

Who knows the brand well (about all your products, plans, benefits, eligibility and will take you through a seamless experience and even help you make a choice.)

Who knows the customer well (Credit history, preferences, styles, budget etc. Available 24x7)

Who has intelligent conversations to understand customer requirements and make personalized recommendations

RM AVAILABLE 24x7, PROVIDES INSTANT RESPONSES

Combine automated and manual modes of communicating with customers depending on the scenario.

Lead them through automated modes and handover to a live agent at the right time in the customer journey

RM IS CONNECTED TO EVERY DEPARTMENT IN THE ORG

Covers every product line

Can cross-sell and up-sell products

Offers single unified experience

RM IS TRULY PERSONALIZED

Knows customer transaction history

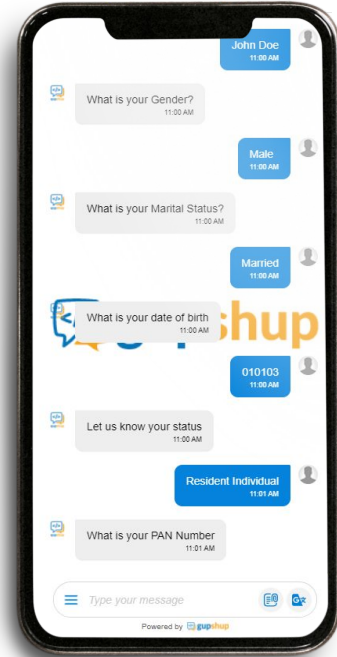Knows customer preferences

Offers only relevant information

RM OFFERS EASY, GUIDED EXPERIENCES THROUGH MESSAGING

Guides customers through micro-journeys
For example automated KYC, 1-click payment,
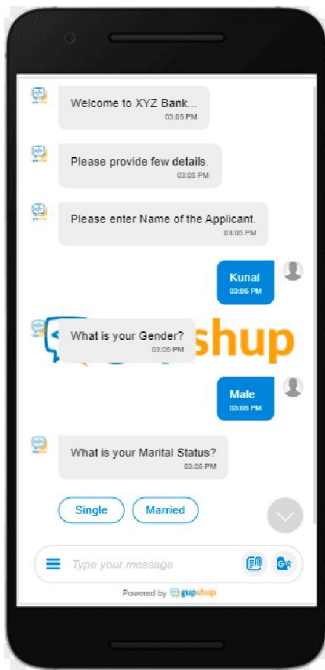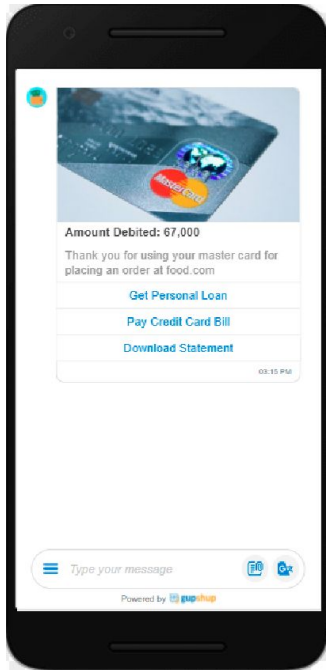card-cancellation and more
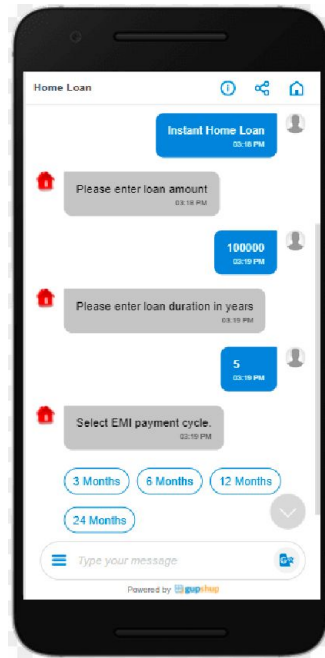
Try it yourself

Scan the code or
click here
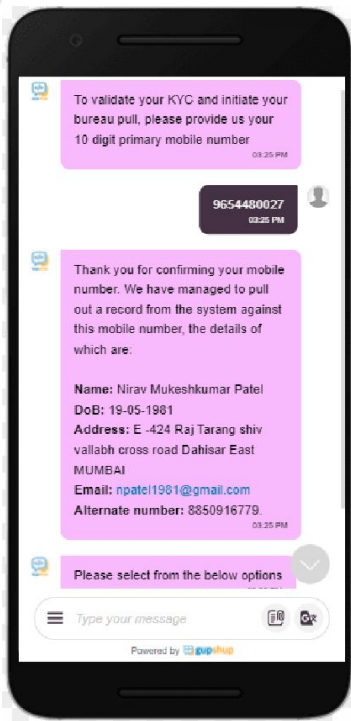
Use case 1: KYC

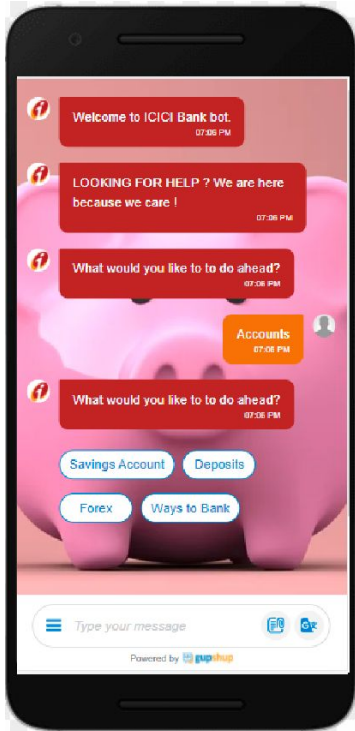**Use case 2: Payment/Download Statement/upsell**

Use case 3: Loans/Insurance lead generation

Use case 4: Bureau Pull

To validate your KYC and initiate your bureau pull, please provide us your 10 digit primary mobile number
03:25 PM

9654480027
03:25 PM

Thank you for confirming your mobile number. We have managed to pull out a record from the system against this mobile number, the details of which are:

Name: Nirav Mukeshkumar Patel
DoB: 19-05-1981
Address: E -424 Raj Tarang shiv vallabh cross road Dahisar East MUMBAI
Email: npatel1981@gmail.com
Alternate number: 8850916779.
03:25 PM

Please select from the below options

Type your message

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Use case 5: Banking

Welcome to ICICI Bank bot.
07:06 PM

LOOKING FOR HELP ? We are here because we care !
07:06 PM

What would you like to to do ahead?
07:06 PM

Accounts
07:06 PM

What would you like to to do ahead?
07:06 PM

Savings Account   Deposits

Forex   Ways to Bank

Type your message

Powered by gupshup

Use case 6: Customer support

American Express

Welcome to American Express. Here are the Latest Offers and Updates from American Express.
03:35 PM

Membership Benefits
Discover the world of exclusive benefits, rewards and offers

Find Out More

Shop Now

Refer Now
03:35 PM

Type your message

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gupshup.io
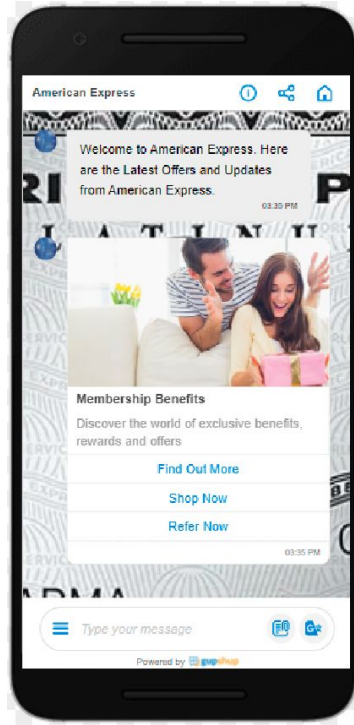
RM IS EASILY ACCESSIBLE, WHEREVER NEEDED

Bank de Leon

AD-BNKLEON

Dear Customer,
Your Gold Credit Card is expiring in 26 days. Please renew to continue using your credit card. Exciting offers and deals on renewals. Click the link
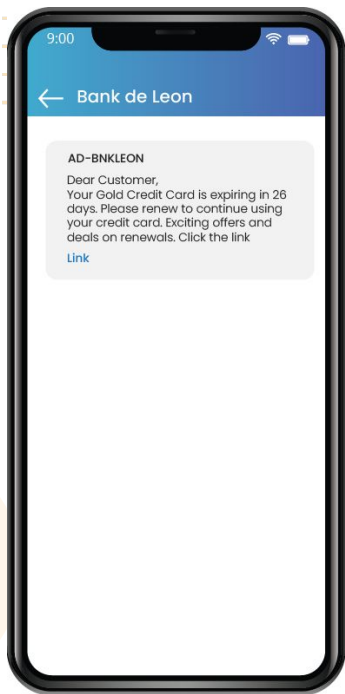
Link

In SMS

Convert millions of 1-way notifications into 2-way messaging. Every outbound SMS without 2-way messaging is a lost opportunity. With a simple link, a Personal Relationship Manager can be activated.

In Branch locations:
QR code activates the RM branch bots that offer services like token number, cheque book requests, FD opening, account opening, KYC etc

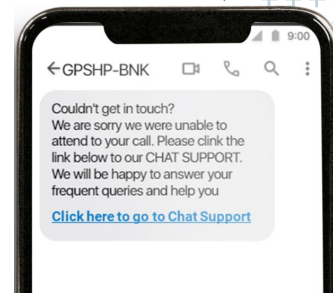**SCAN ME** 24/7

In call center:
QR code activates the RM branch bots that offer services like token number, cheque book requests, FD opening, account opening, KYC etc

Missed Call to IVR/ Call Centre

SMS/ GIP

GPSHP-BNK

Couldn't get in touch?
We are sorry we were unable to attend to your call. Please clink the link below to our CHAT SUPPORT. We will be happy to answer your frequent queries and help you

Click here to go to Chat Support

RM ENSURES FULL SECURITY AND PRIVACY COMPLIANCE

- Risks abound with threat of hackers hacking into message notifications, account balance, OTP

- With secure messaging - Only customer has access to data

- SMS with no info, opens into a GIP link. We hide info with captcha, disappearing, pinched, time bound

- build a 3-factor authentication for an added layer of security

Disappearing Pincode Captcha
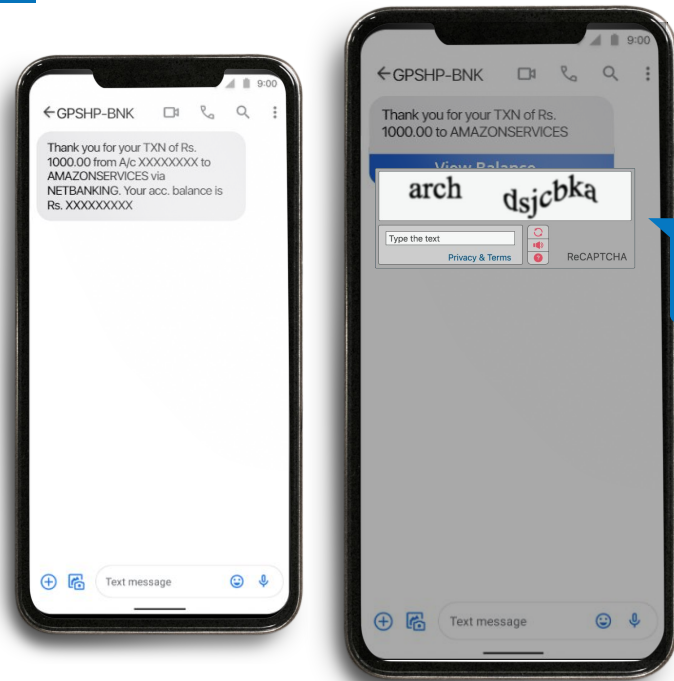
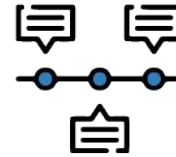# FOR CONSUMERS: CONVENIENCE & DELIGHT
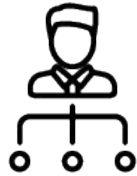
On any Channel
Works seamlessly on any channel that the customer wishes to use

Personalised
Based on customer data and preferences, personalizes the conversations with the customer
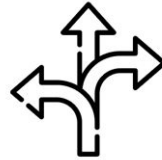
Across the Lifecycle
Covers every customer touchpoint across the customer lifecycle - acquisition, commerce and support

FOR BUSINESSES: IMPROVED ENGAGEMENT AT LOWER COST

Engage with customers in their preferred channel - the messaging app

Personalize conversations through 1-on-1 interactions; personalized offers, deals

Achieve high LTV/CAC with cost-effective customer engagement