

# Driving Hyper-personalization in Banking

**Build. Grow. Personalize**



Omni-Channel  
Retail Banking Suite



Rapid API Creator and  
Instant UI/UX Manager



Personalization and  
Experimentation Engine

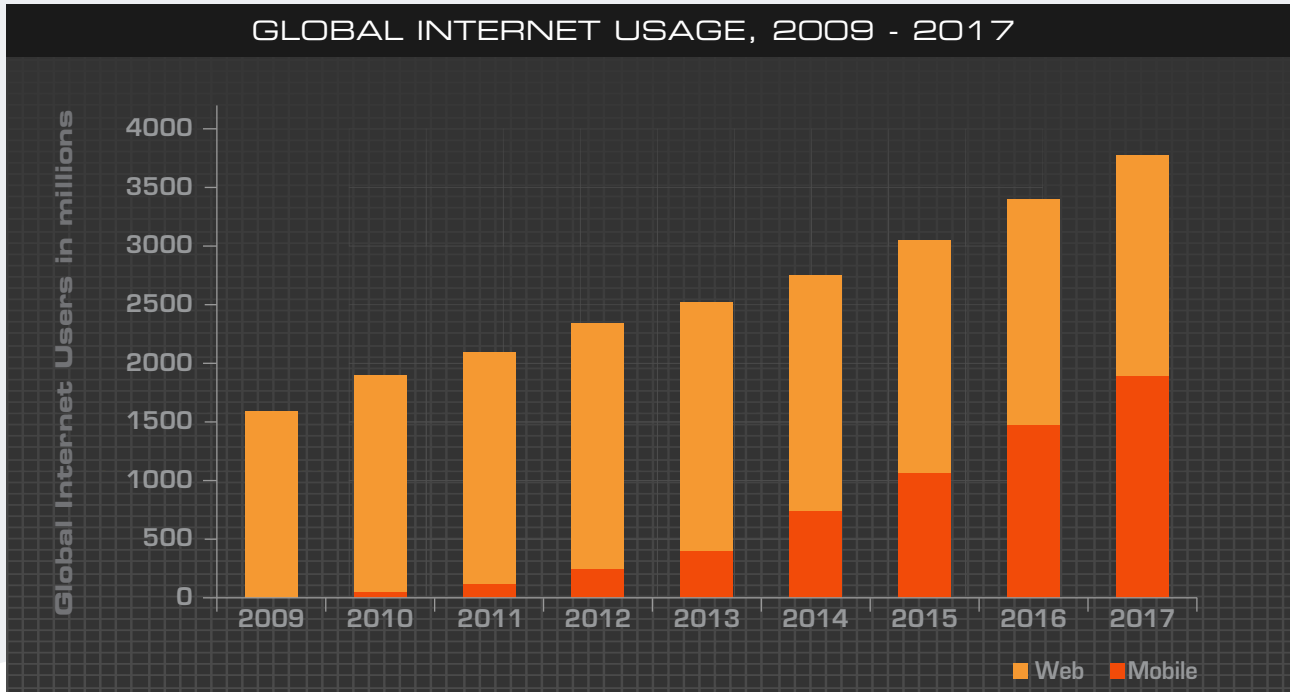


In-Built Growth  
Hacking Tools

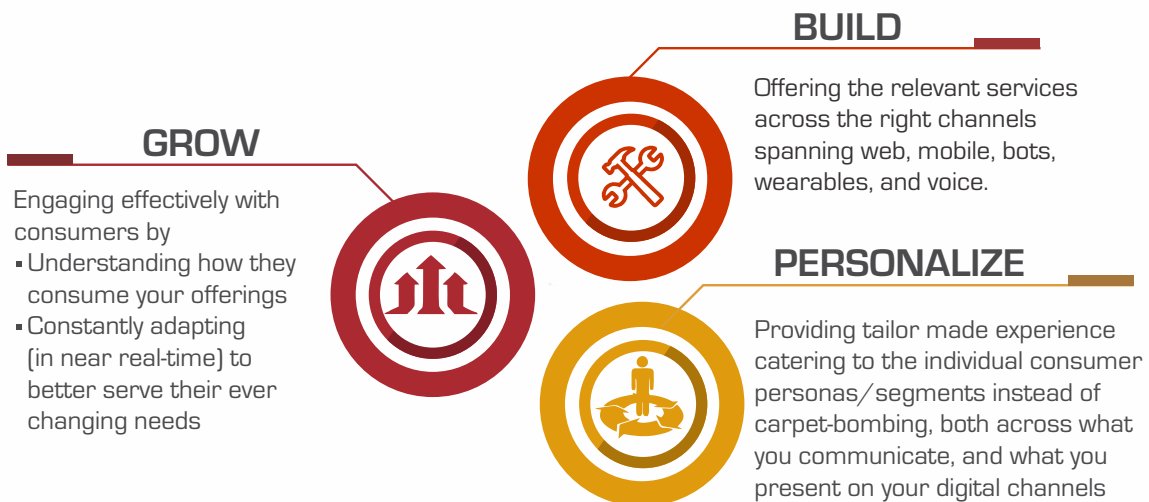
## THE AGE OF DIGITAL CUSTOMER ENGAGEMENT

The past decade has witnessed an exponential rise in the usage of digital access-points. In today's times, customers demand the convenience of accessing various services through the channel of their choice. However, consumer internet companies (likes of FANG) have demonstrated that massive, high-scale businesses can be built successfully, ONLY by truly embracing "digital", and with obsessive consumer focus.

Facebook | Amazon | Netflix | Google



Hence, it is important for the banks that are serious about building digital businesses to learn from the FANG's successful execution of their digital strategy that should encompass the following dimensions:



Our Digital Banking Experience Platform (DBXP) provides a comprehensive solution to banks, to not only build, manage and control the omni-channel experiences, but also continuously iterate and engage the consumers, through instant configuration capability, marketing automation, personalization and experimentation engine. This empowers the bank to deliver a hyper-personalized experience, thereby enhancing the customer's value, and, subsequently, profitably transition to the digital age.

## PLATFORM OVERVIEW

### DIGITAL BANKING EXPERIENCE PLATFORM

#### DIGITAL TRANSACTION LAYER

- **Open Banking Suite** – ‘API’fication of banking services with control systems (limits & thresholds) to offer seamless experience across all touch points
- **External Integration Gateway** to handle 3rd party integrations, format transformations
- **Business Flow Orchestration** layer to Create custom service journeys
- **Native payment capabilities** with support for MDES/VTS



#### MOBILE APPS & GEN-II CHANNELS

- Native mobile apps with pre-built android/iOS platform capabilities (biometrics, face-id)
- Support for generation-II channels (bots, wearable, and voice)
- Built-in 3rd party social integrations

#### DIGITAL EXPERIENCE LAYER

- **Instant Configurations** – Dynamically control the app presentation (segment-based UI / UX), A / B testing
- **Marketing Automation** – reach out to right consumer, with personalized content, in the right context

**Built for mobile-first. Modular, there by enabling the selection of relevant modules from the above that fit your needs**

## USE CASES AT A GLANCE

### CONSUMER ONBOARDING



- Highly configurable consumer journey flow
- Scan and upload KYC documents using mobile
- Faster on-boarding via easy integrations with multiple KYC services
- Face ID check against KYC document photo
- OCR for KYC documents to simplify onboarding

### BANKING SERVICES



- Account summary / statements
- Manage card and limits, Support for Credit / Debit / Virtual Cards, Report lost card
- Request Cheque book, Scan and Upload Cheque
- Transfers – Domestic and International, Standing Instructions, Chip In
- Loan calculator, Credit scoring, Apply loan, View loan details, and Repay loan
- Open, Renew, or Break Fixed / Recurring Deposits

### VALUE ADDITIONS



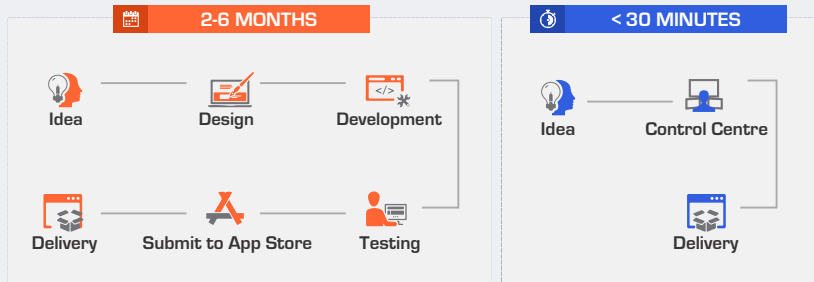
- Proximity payments through Tap & Pay [MDES/VTS]
- Personalized targeting & cross-sells
- Spend tracking, Budgeting tools, Alerts, Safe to spend, Instant micro-loans
- Goal based savings, Smart savings
- Chat capabilities

## KEY HIGHLIGHTS

### Deliver digital experience changes in real-time

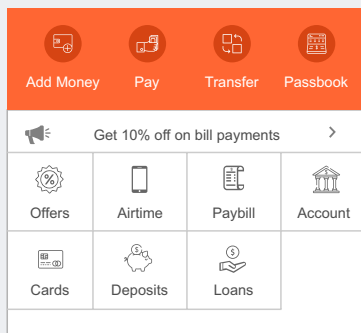
Instrument your app once with relevant configurations (UI, UX, Functional), to control your app experience, without republishing to app stores.

E.g. On a specific promotion day, disable 2-FA for low-value transactions, and show a promotional banner upon app-launch. (without an app update, in real-time)

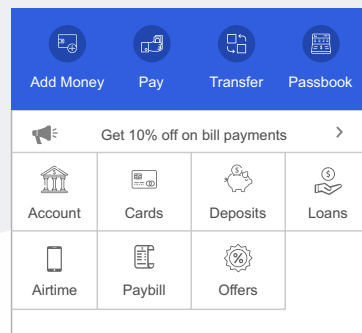


### Deliver the most personalized experience

#### Persona 1



#### Persona 2



Create the best experience for different segments, based on consumer profile, behavior, locale or context, on the same app, in real-time.

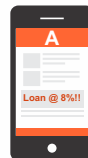
E.g. Different experience for a college student vs a working professional, or a full-KYC consumer vs a partial-KYC consumer

### Determine the best experience statistically

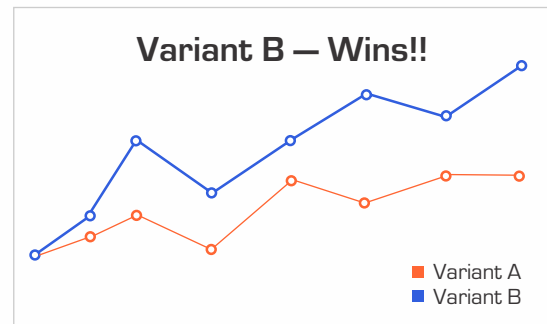
Conduct A-B or Multi-variate tests, to decide the most optimal experiences, and rollout the winning variant to the wider audience

E.g. Conducting an experiment to ascertain the right messaging, placement, and theme to promote higher loan applications (as shown in the right)

1.5% of users



1.5% of users



Comviva is the global leader of mobility solutions catering to The Business of Tomorrows. The company is a subsidiary of Tech Mahindra and a part of the \$21 billion Mahindra Group. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services and managed VAS services. It enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Comviva's solutions are deployed by over 130 mobile service providers and financial institutions in over 95 countries and enrich the lives of over two billion people to deliver a better future.

For more information, please visit [www.comviva.com](http://www.comviva.com)

#### Regd. Office

A-26, Info City  
Sector 34  
Gurgaon 122001  
Haryana, India  
T: +91-124-4819000  
F: +91-124-4819777

#### South Africa Office

P.O. Box 37324  
Overport  
4067, South Africa  
Tel: +27 31 268 9800  
Fax: +27 31 209 9573

#### UAE Office

Tel: +971 43 687808  
Fax: +971 43 687809  
Office No. 1401/1408/1409  
14th Floor, Al Shatha Tower  
Dubai Media City  
Dubai, UAE

#### UK Office

Level 2, Cyberhouse  
Molly Millars Lane, Wokingham  
Berkshire RG41 2PX,  
United Kingdom  
Tel: +44 118 989 0144  
Fax: +44 118 979 3800

#### LATAM Office

Av. Corrientes 880 Piso 11  
C1043AAV - Buenos Aires  
Argentina  
Tel: +54 11 37248000

All trade marks, trade names, symbols, images, and contents etc. used in this document are the proprietary information of Comviva Technologies Limited. Unauthorized copying and distribution is prohibited.

©2019 Comviva Technologies Limited. All Rights Reserved.