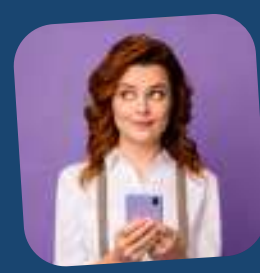
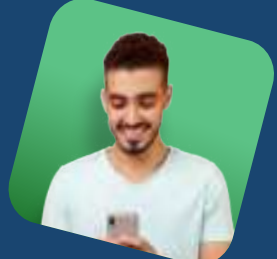


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**CUSTOMER STORY - UNICEF**

# **Unified Communications Cuts Donor Churn by 33%**

# 7.8%

increase in donor retention

# 33.3%

decrease in churn rate

# 4%

conversion rate on cart abandonment flow

## CHALLENGE

### UN agency needed to streamline omnichannel communications and boost donor retention

For 70 years, [UNICEF](#) has protected and promoted children's rights in more than 190 countries.

Donors are key to the UN agency's mission to deliver change for children.

But, in recent years, UNICEF saw a decrease in donor retention and increase in churn for first-time donors.

There was a clear need to streamline and optimize donor communications to improve engagement, reduce churn, and help convert every conversation into a donation. But several things were making this a challenge:

- **Siloed data and channels:** UNICEF used SMS, email, telemarketing, and WhatsApp as its key customer communication channels. But each channel was managed through a different platform, making it difficult to deliver a consistent donor experience.
- **Lack of performance metrics:** With each channel being run through a separate platform it was difficult to know which performed better.

- **Difficult to transfer data into the CRM:** Lacked the tools to consolidate donors' insight from multiple sources.
- **No email validation:** This meant high delivery rates, but many donors were not receiving retention content.

To inspire donors into taking action, UNICEF needed to revamp the way it engaged its donor community and offer meaningful communications to influence change.

**UNICEF needed to embrace innovative technology and respond to shifts in their donors' digital habits.** This meant adopting a digital-first omnichannel approach that enabled the UNICEF team to:

- Reach out to donors on the channels they prefer
- Engage donors with personalized content
- Optimize the donor journey
- Automize communications through simple workflows
- Provide always-on support

## SOLUTION

### Omnichannel customer engagement solution enables meaningful connections with donors

To solve the challenge of streamlining donor communications and reducing churn, UNICEF needed a unified omnichannel solution that would be easy to integrate and provide the necessary support.

Infobip provided UNICEF with an integrated solution of:

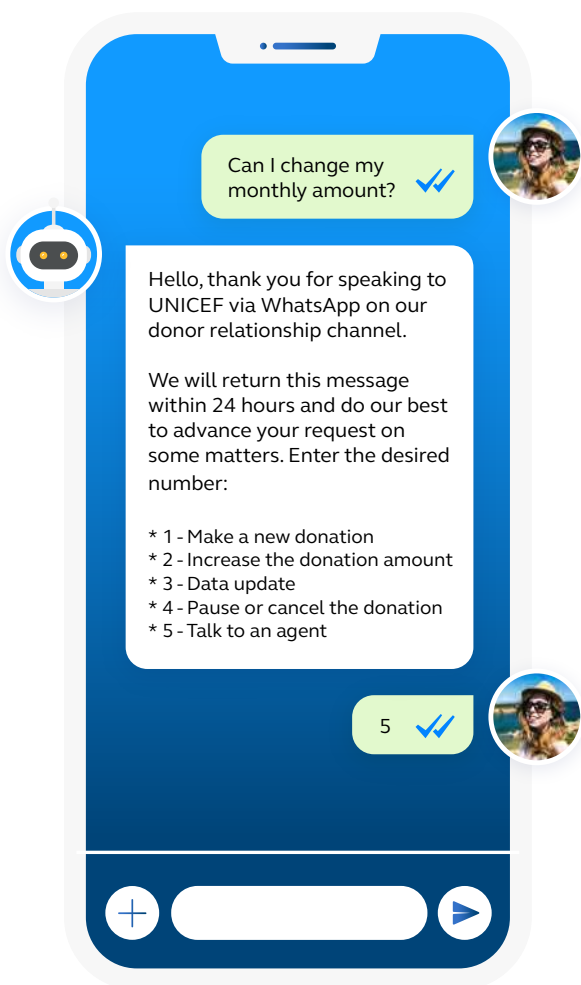
- **Moments:** our omnichannel customer engagement hub to help with segmentation, analytics, and event-triggered messaging.
- **Answers:** our chatbot building platform to ensure always-on support.
- **Conversations:** our cloud contact center solution for live agents to assist with real-time information to donors who call their toll-free number and inquiries on WhatsApp and SMS.

- **Omnichannel communications:** providing a channel mix of [Email](#), [SMS](#), [WhatsApp Business API](#), and [Voice](#) from a single platform.
- **Email validation:** to ensure their database was checked, cleaned and up to date.

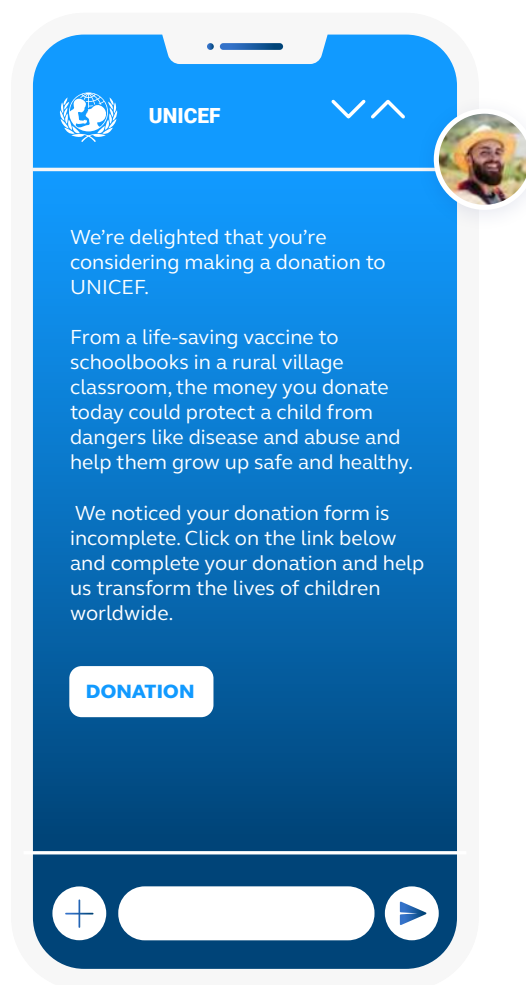
UNICEF already had a huge amount of customer data including customers' preferences and preferred communication channels.

Our data platform [People](#) helped bring all this data into one central location to build segments and relevant customer journeys, and to optimize campaigns.

With the power of segmentation, UNICEF is now able to segment its donors based on data, behavior, preferences, analytics, and stage of the journey.



EXISTING DONORS



POTENTIAL DONORS

To personalize messages and ensure they're sent at the right time, UNICEF was now able to set up [communication flows](#) for each stage of the customer journey [triggered by donor behavior](#), such as:

- [Welcome messages](#)
- Thank you for your donation/purchase
- Check out what's new
- [Special occasion greetings](#)
- [Cart abandonment](#) reminders
- Transactional notifications

The addition of WhatsApp Business API to the channel mix meant UNICEF could engage with donors on their favorite channel.

Our omnichannel capabilities ensured messages were delivered on the donor's channel of choice, with a failover in place.

- **Existing donors:** The main channel is Email with WhatsApp as a failover – enabling chatbot assistance and agent takeover for complex queries.
- **Potential donors:** A mix of Email, WhatsApp, and SMS during certain intervals with call-to-action along with a Lead Scoring System to track donor behavior.

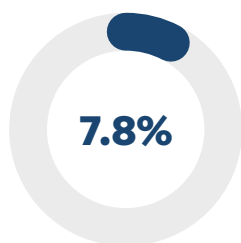
## RESULT

### 7.8% increase in donor retention rate, 33.3% decrease in churn rate, and 4% conversion rate on cart abandonment flow

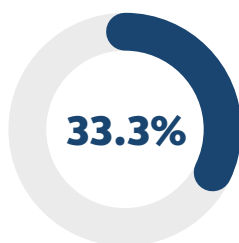
This donor-centric approach allowed UNICEF to engage with donors in an intelligent and data-driven manner, resulting in:

- Being able to manage multiple communication channels over the same interface
- Using data and insights to segment and personalize campaigns for each donor profile
- Improving customer experience and lead generation
- Omnichannel communication powered by automation

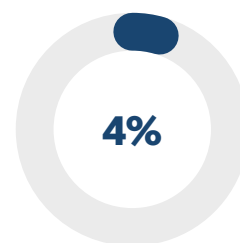
The combination of omnichannel communication and Conversations helped UNICEF engage with donors in a meaningful way, and after the adoption of Moments and Answers it helped even more to increase total results. What's more, these integrated solutions helped the UN agency to cut the cost of sending the same message over different channels.



**Increase in donor retention** after 3 months



**decrease in churn rate** from 2019 to 2020



**conversion rate** on cart abandonment flow

Infobip's holistic communication solutions empowered UNICEF to create data-driven engagement strategies across their channel mix and optimize the donor customer journey. And in the process take donors on a discovery journey that helps them understand the challenges children face and offers them opportunities to engage with UNICEF.



Infobip provided the best value for money and offered the array of solutions we were looking for, as well as a set of tools to implement as our operations expanded. With Infobip, agile service and support are guaranteed. Throughout the implementation process, they were very proactive and always available. Such care in customer service is something that stands out.

**Paula Costa**  
Marketing and Partnerships

**CUSTOMER PROFILE**

**UNICEF**



UNICEF, the United Nations Children's Fund, works to build a better world for every child, every day, everywhere. UNICEF works in some of the world's toughest places, to reach the world's most disadvantaged children. Across more than 190 countries and territories, the UN agency works for every child, everywhere, to build a better world for everyone.



**CUSTOMER STORY - MILAAP**

# **Transforming Fundraising Communications with WhatsApp Business**

We helped the South Asian crowdfunding platform find a more effective way to reach and engage its donor community.



## CHALLENGE

### India crowdfunding platform needs effective way to engage donors

[Milaap](#) is South Asia's largest crowdfunding platform for personal causes and healthcare emergencies.

The platform is transforming the way India gives to those in need, allowing anyone to create a fundraiser for free and benefit from campaign management tools to promote their project.

Getting campaign messages to Milaap's community of donors – 60% of which is based in India – is key to securing donations and informing donors about the fundraising causes they support.

But with relatively low delivery and open rates for SMS and email, Milaap needed a more effective way to engage donors, drive traffic to the platform, and help increase donations.

To achieve this goal, the crowdfunding platform needed a digital messaging solution that enables fast, secure, two-way communication over a digital channel with wide consumer adoption in India.

## SOLUTION

### WhatsApp Business API brings efficiency and interactivity to donor messaging

WhatsApp is the fastest growing channel in India. What's more, Milaap fundraising projects typically receive twice the amount of donations when they're shared amongst donors' friends and family via WhatsApp.

Powered by Infobip, WhatsApp Business was therefore an ideal choice for Milaap, and provided a multitude of benefits:

- Engaging experiences: WhatsApp enables real-time rich notifications, featuring the likes of video, images, and downloadable content, as well as two-way, customer-initiated conversations.
- A trusted channel: WhatsApp Business is a widely adopted and trusted channel in India. Easy onboarding and verification codes provide a reliable verification system using two-way communication.

- Secure donations: the channel integrates with major payment gateways for a secure and seamless donation journey.
- Efficiency gains: conversation flows and templates, for the likes of onboarding newly registered users, bring efficiency and automation to campaign management.

We used the Infobip WhatsApp Business API to design a customized WhatsApp Business solution tailored to Milaap's requirements and use cases.

These use cases including facilitating key activities and tasks across the donor user journey, such as:

- Onboarding: easy onboarding using automated welcome messages.
- Making a donation: enabling donors to make secure donations with confidence.
- Getting real-time alerts: giving donors real-time alerts, including donation receipts.
- Getting ongoing campaign content: updating donors on the campaigns they support, with rich media content and downloads.
- Sharing campaigns: making it easy for donors to extend the reach of fundraising campaigns by sharing information with friends and family via WhatsApp.
- Asking a question: enabling customer-initiated, two-way conversations.



## RESULTS

### New messaging solution drives uplift in engagement and volume of donations

It's still early days, but the WhatsApp solution is driving a clear uplift in user engagement, click-through rates, and gross dollar volume (GDV) payments.

The ease with which donors can share campaigns amongst friends and family means that WhatsApp now drives a quarter of all traffic to the Milaap platform.



Infobip's WhatsApp solution is transforming the way we engage our wonderful donor community. Allowing users to donate and get real-time information on the causes they support – all within a channel they already use – means we're able to grow our active users, boost engagement, grow donations, and build lasting customer relationships.

**Manya Sharma**  
Product Manager

#### CUSTOMER PROFILE

## Milaap



Milaap is South Asia's largest crowdfunding platform for personal causes and healthcare emergencies. Its community of more than 300,000 donors spans more than 130 countries and has contributed to more than 250,000 causes across India – from the Chennai and Kerala floods, to the global pandemic. Headquartered in Bangalore, Milaap is transforming the way India gives to those in need.

**CUSTOMER STORY - NISSAN SAUDI ARABIA**

**138% Increase in Leads  
Generated through  
a Chatbot after  
Introducing a Verified  
WhatsApp Channel**



**4.4%**

Customer satisfaction rate

**71%**

Increase in unique users

**138%**

Increase in leads

## CHALLENGE

### Finding the right communication method to cater to customers 24/7 in Saudi Arabia

[Nissan Saudi Arabia](#) prides itself in catering to customers' needs, creating positive interactions, and building a positive brand image by continuously adding quick, simple, and relevant solutions. The Customer Experience & Digital Transformation department in Nissan Saudi Arabia aims to develop comprehensive digital strategies by adding automated communication channels to increase customer engagement and enable digital customer journeys.

The Nissan Saudi Arabia team used a call center as the primary communication channel with customers, where queries were routed from a website based chatbot. Due to working hours limitations, customers were not able to be catered to around the clock.

The previous chatbot introduced by Nissan Saudi Arabia was only available via one channel and accessed through their main website. By analyzing the chatbot user behavior, it was found that it was limiting customer penetration to Nissan Saudi Arabia's services and products.

Nissan Saudi Arabia became aware of how the delay in response time can impact customer experience. These challenges encouraged Nissan Saudi Arabia to adopt new communication channels to champion two-way communication with customers.

## SOLUTION

### Build long-lasting relationships with customers over a verified WhatsApp channel

To improve customer engagement and support customers 24/7, Nissan Saudi Arabia added the AI-based **chatbot** service over a verified **WhatsApp for Business** channel. **WhatsApp** as a choice was due to the app's popularity in KSA as it is considered the Number 1 used communication platform with over 75% penetration rate.

Nissan Saudi Arabia's dedication to digitalize the customer journey by decreasing waiting time and offering quick resolutions to customers' inquiries inspired the team to choose Infobip's **WhatsApp Business API**. Nissan Saudi Arabia trusted Infobip to add a verified **WhatsApp** channel to boost customer engagement through the full utilization of the chatbot over website and social media channels experience.

Nissan Saudi Arabia chose Infobip due to Infobip's analytical capabilities and technical expertise. Infobip has catered to all Nissan Saudi Arabia's requirements with high flexibility and scalability and offered a secure platform that meets all Nissan Saudi Arabia's business communications needs.

**WhatsApp Business API** enabled Nissan Saudi Arabia to support customers 24/7 while catering to their automotive needs securely, offering always-on support, and sending updates in real-time. In November 2020, Nissan Saudi Arabia deployed **WhatsApp Business API** to enhance customer engagement, increase trust, and build long-lasting relationships with customers.



## RESULT

### An average 4.4-star rating on the overall experience

**WhatsApp Business API** notably improved Nissan Saudi Arabia's customer reach by being available and responsive to customer inquiries night and day over the most popular communication channel in the Kingdom, **WhatsApp**. In the first three months of deploying **WhatsApp** as a verified communication channel, Nissan Saudi Arabia has witnessed significant adoption of the solution through customer engagement activities, customer satisfaction rates, and brand awareness measurements. Deploying **WhatsApp Business API** as a customer communication channel has resulted:

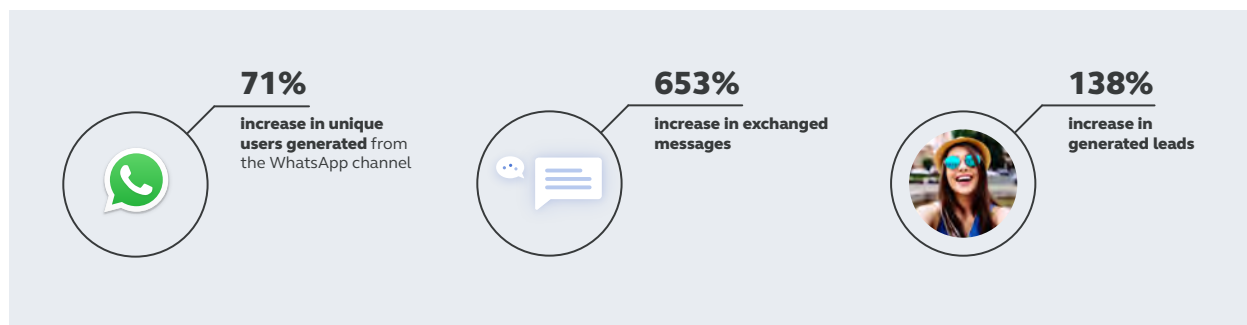
- The **WhatsApp** channel has registered 18K unique users since the deployment of Infobip's solution.
- 625K exchanged messages in the first three months.
- The **WhatsApp** channel has generated a total of 2.4K sales leads.

To ensure customer satisfaction and keep track of user experience, Nissan Saudi Arabia has shared a "Rate Your Experience" survey and received a 4.4-star average rating from over 3,500 Users.

Nissan Saudi Arabia has also compared the website chatbot with the **WhatsApp chatbot** performance to result in:

71% increase in unique users generated from the **WhatsApp** channel.

- 653% increase in exchanged messages.
- 138% increase in generated leads.







Nissan Saudi Arabia’s customer-centric approach is defined by studying the Saudi customer’s buying behavior and coming up with solutions that provide the customer with the best shopping and ownership experience. The KSA automotive industry has gone through several changes. With the COVID-19 pandemic accelerating digitization and impacting the industry, a 10% surge in VAT made the competition focus more on communicating offers, services, and deals, which customers are bombarded by regularly. The key to standing out in the automotive industry is identifying the market’s need and developing solutions that make car buying, servicing, or inquiries a seamless customer journey. By digitally enabling the customer journey and launching this new chatbot service over the WhatsApp channel, we have made serving our customers more accessible and convenient. Infobip has helped us develop the optimum journey for users to interact with the brand through WhatsApp easily. The technical expertise provided by Infobip has also allowed us to integrate it with our systems for smooth data capturing quickly.

**Mohammed El-Khayat**

**Deputy GM – Customer Experience and Digital Transformation**

**CUSTOMER PROFILE**

**Nissan Saudi Arabia**



Nissan KSA has a strong heritage in the Kingdom of Saudi Arabia that dates to the 1950s, where Nissan’s relationship with the Middle East goes back to 1957 when the first Nissan vehicles were delivered to Saudi Arabia. In November 2015, Nissan Saudi Arabia was established as a National Sales Company. Nissan appointed Petromin Nissan in 2016 as the official authorized retail dealer in the Kingdom, offering to service, with Nissan trained technicians and Nissan genuine parts, at more than 700 service points throughout Saudi Arabia and 12 showrooms. In May 2019, Nissan also appointed Manahil International as a new specialized dealer in Saudi Arabia, further expanding its sales network across the Kingdom with over 98 Identified Independent Retailers. Manahil International, a Mohamed Yousuf Naghi & Brothers Group Company, focuses on fleet sales for Nissan as well as government and business enterprises.

**CUSTOMER STORY - UNILEVER**

# **Promoting new Products with a WhatsApp Business Chatbot**



*Unilever*

# 290,000

exchanged  
messages in 7 days

# 14X

product  
sales

## CHALLENGE

### Raising awareness around new products

Comfort, Unilever's leading fabric softener brand in Brazil, was launching a new line of products: a washing powder and a washing liquid with new and improved capabilities.

[Unilever](#) was looking for a new and unique approach in their promotional efforts, one that **was equally disruptive as the product itself**, and that would guarantee an impact.

After some research, the multinational consumer goods corporation realized that the best way to promote the products was to approach the customers in a way they're familiar with and that would mimic the way such products get recommended organically.

## SOLUTION

### Conversational campaign over WhatsApp Business API chatbot

Since WhatsApp is the world's most popular chat app, and is used among consumers to communicate with their family and friends daily, Unilever decided to use the channel to connect with consumers in a way that's **familiar** – by having a conversation with their audience and using the opportunity to raise awareness about their new products.

In August 2019, Unilever decided to run a [WhatsApp Business](#) campaign where they put up 1,000 posters around Sao Paulo that displayed teaser messages followed by a WhatsApp number.

Once interested consumers contacted the number, a chatbot called MadameBot would give advice on how to take care of clothes, and introduce the new products using rich media, such as audio and memes.

At the end of the chat, customers received 50% off the new products, along with free shipping.

The [self-service keyword chatbot](#) was built on Infobip's Answers platform.

## RESULT

### 14 times higher sales

It was Comfort's first campaign using WhatsApp, and the engagement exceeded all expectations. In the first 12 hours, **6,335** unique users interacted with Comfort's chatbots, exchanging **145,000 messages** – far exceeding the expected goal of 600 interactions. Because of this, the three-day campaign was extended for another week. In seven days, 12 thousand unique customers engaged with the brand, with over 290,000 exchanged messages.

Having a friendly conversation through WhatsApp with potential customers turned out to be a huge success.

The conversational campaign resulted in **14 times higher sales** than on ordinary days, forcing the company to add external partners to meet the demands. Additionally, Unilever's call center received many calls praising the campaign.

Unilever saw the benefits of conversational commerce firsthand and is now considering adding a WhatsApp number directly to the product package.



When we aired the campaign, Infobip was there in real-time, following everything that was going on with the bot. We had to make a bot script change in the middle of the day, and Infobip did it superbly quickly, without impacting consumer interactions.

**Mariana Gonçalo**  
Senior Marketing Manager at Unilever

#### CUSTOMER PROFILE

### UNILEVER



Unilever is one of the biggest multinational consumer goods corporations in the world that owns over 400 brands. They have been present in Brazil for 90 years, and their products can be found in almost every Brazilian home.

**CUSTOMER STORY - MUTHOOT FINCORP**

# **Accelerated Digital Transformation with Omnichannel Customer Engagement**



## CHALLENGE

### Increase digital adoption and engage with a younger audience

[Muthoot FinCorp](#) has constantly strived to empower the common man in India through financial well-being solutions including gold loans, automobile loans, small business loans, affordable housing loans, microfinance, insurance and wealth management. The financial conglomerate embarked on a digital transformation journey to extend its customer reach with an omnichannel approach.

However, majority of their customers belonged to the middle and lower-middle classes and were not digitally savvy. In addition, the

marketing team had to deal with multilingual communications owing to India's vast demographics, and the pandemic accelerated the shift from traditional touchpoints to digital ones.

The need of the hour was to:

- Be omnipresent on digital channels
- Reach customers on channels that would make digital adoption easier
- Ensure efficient and real-time customer support

## SOLUTION

### Omnichannel customer engagement through SMS, WhatsApp, Email and Voice

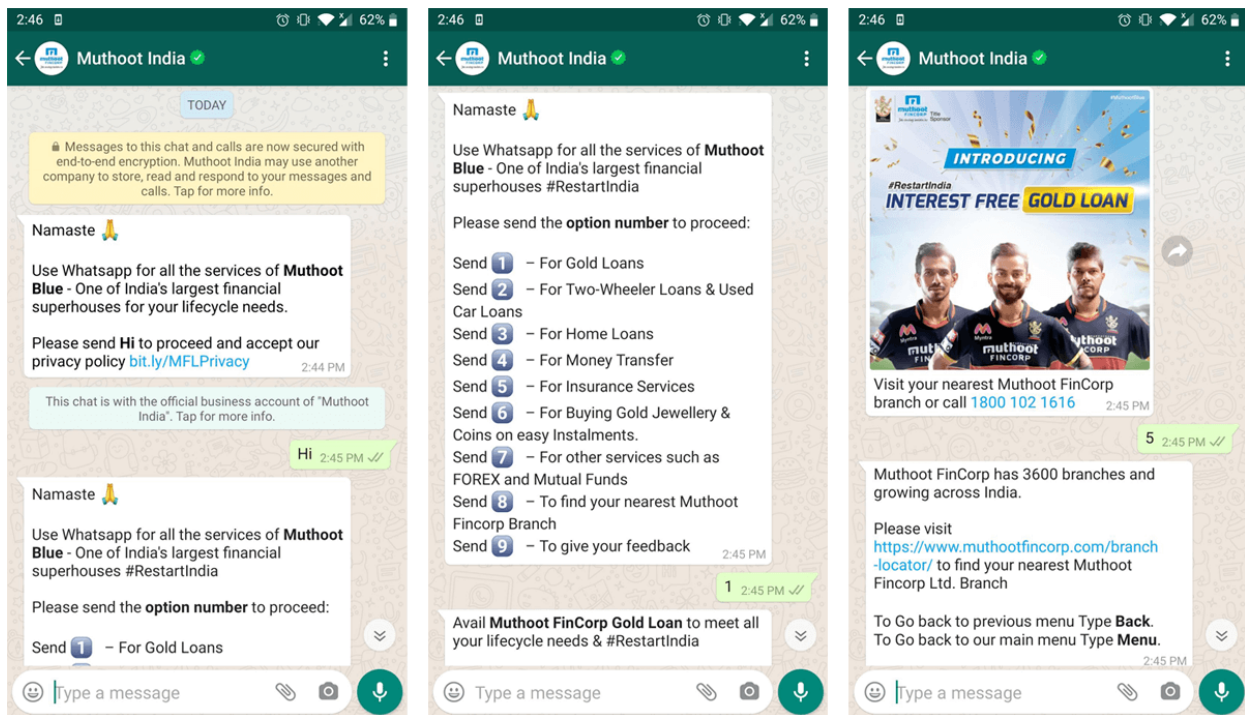
Muthoot FinCorp were on the lookout for a solution provider – who could partner with them on this [digital transformation journey](#). Infobip's channel portfolio and web-based interface provided them the ideal solution, to not only reach out to customers in a rapidly evolving digital space, but also [onboard](#), engage and retain the customers who were digital laggards.

Infobip's omnichannel capabilities helped Muthoot FinCorp map out all the touchpoints of the customer journey and reach them with personalized messages.

Through Infobip – the Muthoot FinCorp were able to **automate and monitor multilingual**

**campaigns** that helped reach their customers smartphones in an omnichannel way. The Group leveraged their customer engagement through:

- **SMS:** For two-way transactional and [promotional](#) communications
- **WhatsApp Business API:** To educate customers about gold loan, two-wheeler loans, and other financial well-being solutions – with an [interactive chatbot](#)
- **Email:** To broadcast messages about solutions, new promotions, and products
- **Voice:** To provide support for those who preferred listening over watching



Besides the omnichannel expertise – Infobip’s web-based interface was intuitive, making it easy for those in the marketing team to use the platform, even without technical knowledge.

## RESULT

### Increased reach and lower cost with automated, personalized messaging campaigns

Muthoot FinCorp saw a gradual shift from traditional marketing efforts to successful digital customer engagement via Infobip’s solutions.

The combination of [SMS](#), [WhatsApp Business API](#), [Email](#) and [Voice](#) from a single interface – allowed them to:

- Reach a wider audience,
- At lower costs,
- In lesser time,
- In a personalized manner

The implementation of each channel resulted in new audiences, brand awareness, education, and engagement.

- **WhatsApp Business API:** One of the most popular and fastest growing chat apps in India – helped reach a younger audience. This helped the Group carve a new audience

set for their gold loan products – whose customer base was usually 35+

- **SMS:** Helped notify customers along with promoting new products across the country. With the SMS solution they kept 2 million+ users engaged
- **Voice:** Through the Voice solution they were able to reinforce their promise of being the most trusted and purpose-driven financial organizations. This was done by amplifying the reach of their brand ambassador – and using her voice to automate messages

While the pandemic accelerated Muthoot FinCorp’s digital transformation, and adoption of an omnichannel strategy – they are now looking at ways to expand the usage of these channels to deliver a superior customer experience.



We have found immense value in our association with Infobip and in using its omnichannel solutions and other marketing automation activities such as SMS, Email and WhatsApp. Muthoot FinCorp's WhatsApp Business API is powered by Infobip and has helped us reach several steps closer to our consumer who is moving to digital at a very fast pace. The Infobip team has been accommodative, proactive and possesses great domain knowledge. We're happy to vouch for Infobip.

**Harshit Agrawal**

**Head – Digital Marketing, Muthoot Pappachan Group,  
Muthoot FinCorp**

**CUSTOMER PROFILE**

**Muthoot Fincorp**



Muthoot Pappachan Group, also known as Muthoot Blue, is an Indian conglomerate founded in 1887 by Ninan Mathai Muthoot. Headquartered in Trivandrum, Kerala, the group has a work force of more than 26,000 employees across 4,200 branches in India. The company provides financial services to consumers, businesses, hospitality, automotive dealerships, real estate, healthcare, IT services, precious metals, and alternate energy. Their flagship company Muthoot FinCorp is one of the largest NBFCs in India, registered with the Reserve Bank of India. Muthoot FinCorp with an average of over 100,000 customers per day.



**CUSTOMER STORY - CAMBIOREAL**

# **Better Customer Experience with Conversations**

## CHALLENGE

### User security concerns, a complex registration process, and overloaded customer support

Some offers can seem too good to be true – and this was the case with [CambioReal](#) when they entered the remittance market in Brazil. Many potential users flooded their lines trying to find out if what they were offering was for real, concerned that the service was simply too good.

As a result of this, CambioReal was swamped with customer questions about fees, transactions, and exchange rates coming in over [calls](#), [emails](#), and live chat. The sheer volume of customer enquiries made it difficult for users to get answers to their questions in a way that fit their busy schedules. It was clear that a **faster channel** for customer support was needed.

Customer support wasn't the only thing that needed accelerating – there was also **user registration**. The process of submitting the required documents necessary for registration was causing drop-offs, since it didn't work well with typical user habits on their market.

What CambioReal needed was a way to quickly respond to support enquiries over a **popular channel** their customers used, and also make new user registration **fast, simple, and secure**.

## SOLUTION

### Conversations for faster, convenient support and registration, as well as better customer experience

[Conversations](#) from Infobip solved these challenges for CambioReal. The **omnichannel cloud contact center** solution comes with natively integrated communication channels – including [WhatsApp](#). In addition to being a **quick, simple, and convenient** channel for customers sending or receiving money from abroad, WhatsApp lets users send **rich media** – including **documents** necessary for a fast and secure user registration process.

CambioReal is now available to their users even outside office hours by sending customers **automated messages**. These messages, which can be sent over WhatsApp, notify users contacting customer support that they can choose whether they want to be contacted the next day by call or by text.

Conversations gave customer service agents a **single-view solution**, providing them **full conversation history** and **context** for each customer. Managers share this insight to provide agents with coaching where necessary to further improve customer support.



## RESULT

### Improved customer satisfaction, more registrations, happier and more productive agents

Conversations helped CambioReal greatly improve customer satisfaction levels. User feedback praised the sense of security customers had using the service, which reflected the improved customer trust and connection with the brand.

Registration was made faster and easier with WhatsApp, which allowed customers to

complete the process from start to finish over their mobile devices.

CambioReal's own agents were also impressed with the user-friendly solution, while managers can improve handling by keeping track of agent performance, oversee communication, assign statuses to conversations, and track customer feedback in the cloud contact center solution.



Conversations helped us transform our contact center into a real customer experience center by giving our agents the tools to quickly provide detailed support to our users, while also giving customers fast support and simple registration.

When we started, people were reaching out to us to ask if our business was a scam – it seemed too good to be true. We needed a way to build trust with customers, and with more than 90% of people in Brazil using WhatsApp, we needed a contact center solution that had this chat app built-in.

Infobip's solution is secure and user-friendly, and this helps us be a secure and user-friendly solution for our customers.

**Livia Cassel**  
Business Development Manager

#### CUSTOMER PROFILE

### CAMBIOREAL



CambioReal is a Brazilian-based remittance company servicing over 100,000 customers in Brazil and abroad, helping users to send and receive money, internationally, without the high fees of more traditional remittance methods.

**CUSTOMER STORY - LEAP SUMMIT**

# **Improving Attendee Experience with Viber and SMS**



## CHALLENGE

### Communicate on a global scale and increase event attendance

The [LEAP Summit](#) team needed to help attendees **navigate the summit's five stages and 90 speaking events**. To do this, they needed to reach participants from **115 countries on their mobile phones**, quickly and reliably. It was challenging to keep attendees informed of **event schedule updates**, including time or speaker changes, or give them an opportunity to **explore the event program** in depth. This placed strain on event staff, who were **overloaded** with providing **basic event information**.

Part of the challenge was that **attendee engagement** over the official app had dropped off over the years. Since no reminders were sent outside of the app, event-goers would **miss invitations** to workshops, parties, and awards ceremonies.

LEAP needed a communication channel that was **familiar and actively used** by the students and young professionals who attend the Summit so that notifications about **event start times** and other **important details** would be delivered and read.

## SOLUTION

### Improving communication between attendees and event staff using Viber and SMS

Infobip provided LEAP Summit with a **flexible and secure communications** solution that helped them directly engage attendees using [Viber](#) and [SMS](#).

LEAP Summit attendees could now receive all information about the summit **ahead of time**, directly on their mobile devices. To receive notifications over Viber or SMS, event attendees would simply **opt-in** during summit registration and choose their preferred communication channels. When Viber users weren't connected to the internet, messages would still reach them over **SMS failover**.

With an out-of-the-box solution like Infobip's, the LEAP Summit team was able to use the solution immediately with **no training required**.

Infobip's intuitive [web-based interface](#) enabled the team to quickly and easily **build scheduled campaigns** and provide **crucial** event information.

Attendees would receive a **welcome message** on the first day of the event, followed by **announcements** and **endorsements** from the summit partner, [Bolt](#).

The LEAP Summit team can also receive **actionable insights and analytics** to monitor campaign engagement in **real time**. Thanks to detailed reporting, the LEAP Summit team could easily **track campaign engagement, delivery rates, and even message seen statuses**. The option to schedule campaigns in advance also helped with managing the teams, as well as attendee engagement.

## RESULT

### Increased attendance, improved attendee engagement, and decreased the number of questions directed at staff by 50%

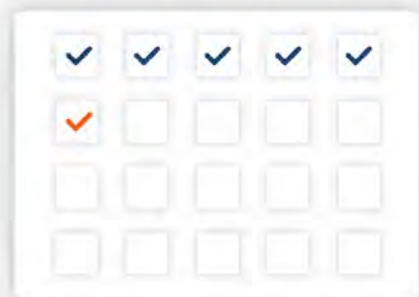
After implementing Infobip's solution, LEAP Summit is now able to **directly communicate with visitors**.

Receiving information over Viber was very useful and helped me to create my own experience by choosing the sessions that interested me the most.

**Ana Grguric**  
Event Attendee, Croatia

Infobip's solution helps LEAP **automatically segment attendee data**, which simplifies identifying which channels are available to use for communication. In addition to this, failover with SMS **guarantees that messages get delivered** to attendees without internet access. All this helps the event organizational team maintain focus on **building engaging event communication**.

Campaigns can be managed **quickly and efficiently**, producing better results and **higher levels of engagement**.



# 27%

increase in number of agendas opened

This year, **more than a quarter of attendees (27%)** opened the agendas shared over Viber and SMS, compared to previous years when agendas were shared only by email.

This resulted in nearly **50% fewer questions** directed at staff during the event, freeing up volunteers and team members to focus on improving the event experience for everyone.



# 50% decrease

in staff-directed questions during the event



Using the Infobip web-based interface, we can now send important notifications about our events directly to our attendees via Viber and SMS. Infobip performs the segmentation for us, we don't the need to track who is using or not using the Viber app. By adjusting to the way how our customers like to interact, we noticed better attendance on our conference events, and we also noticed our staff received 50% less queries during the event. Campaign scheduling helped us to focus on the event itself, knowing communications are taken care of.

**Andrej Hanzir**  
Head of Innovation & Projects

#### CUSTOMER PROFILE

### LEAP Summit



LEAP Summit is South-East Europe's biggest international conference for young professionals and thought leaders. The yearly summit is organized by the Croatian Office for Creativity and Innovation, in partnership with the European Commission. The two-day event brings together more than 3,000 attendees from 100+ countries who discuss some of the biggest challenges in innovation, IT and modern technologies, entrepreneurship, and career development.

**CUSTOMER STORY - DINARPAY**

# **Expanded Customer Base by 50% with WhatsApp and SMS**





**50%**

growth in  
customer base

**70%**

success ratio in  
resolving queries

**40K**

customers  
served

## CHALLENGE

### Lack of communication channels led to limited reach

In a world where cash payments are on the decline, market demand for [DinarPAY](#)'s mobile wallet service has been steadily increasing. What's more, The Central Bank of Libya has recently considered regulating DinarPAY for its Mobile Wallet License, resulting in a huge expansion to the company's customer base and the number of mobile payments it can process, as well as participating in the processing of \$9 billion market transaction volume.

Until the summer of 2020, DinarPAY had been relying **solely on SMS** updates to communicate with customers, which meant it was **unable to reach customers in certain countries**. DinarPAY needed to ensure it could connect with existing and new customers quickly and reliably, no matter where they are in the world and what channel they are using.

## SOLUTION

### Introducing WhatsApp as a new communication channel for banking updates and authentication

In many of DinarPAY's key markets across the Middle East and North Africa, WhatsApp has become the main channel of choice for communication. In fact, since March 2020, which marked the start of the global COVID-19 pandemic, **WhatsApp's customer base has grown 50%**. Customers want to connect with businesses on a familiar platform that is fast and reliable.

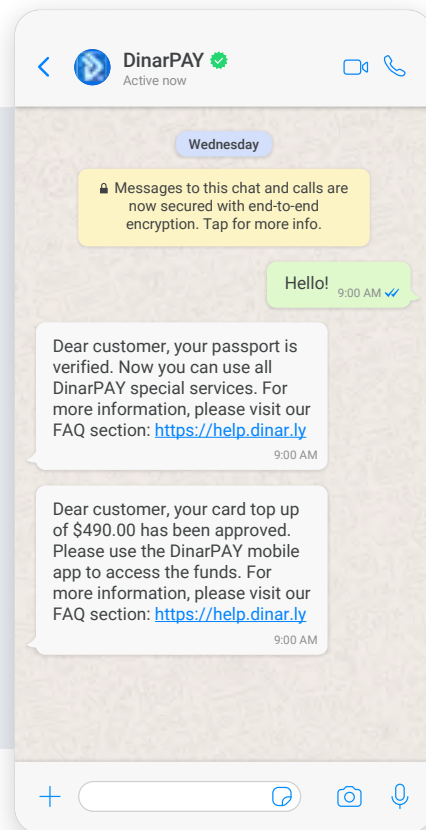
DinarPAY chose Infobip as a technology partner to continue its [SMS communications](#), as well as

to employ its [WhatsApp Business API](#) solution – opening the door for better communication and engagement with those countries where SMS contact wasn't possible.

This broader reach means every customer across DinarPAY's operations in Libya and Tunisia receives **real-time notifications** about account updates and transactions, as well as security reminders and two-factor authentication to verify payments.

Customers can also register for a DinarPAY account via WhatsApp, which offers a simpler alternative to SMS. All they need to do is switch their security notification channel to their registered WhatsApp Account.

Another notable benefit of WhatsApp is the all-important verified tick to reassure customers that the service is verified. It also links through to DinarPAY's website and contact page, enabling quick transition from app to website.



## RESULT

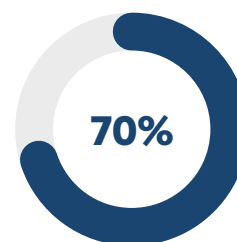
### Expanded customer base by 50%

By adding Infobip's WhatsApp Business API solution into its customer communications mix, DinarPAY has been able to connect with thousands of customers worldwide, increasing its efficiency in serving customers.

Since its launch in October 2020, WhatsApp has helped DinarPAY **serve over 40,000 customers, expand its customer base by 50%, and deliver a 70% success ratio in handling customer queries.**



Expanded customer base



Success ratio in handling customer queries

As the service evolves, DinarPAY will look to use WhatsApp to manage C2C transactions, instant inquiry services, and eKYC verification processes.



Pairing WhatsApp with SMS has given us full coverage when sending requests and notifications. As a result, we've grown our customer base by 50% and have a 70% success ratio in resolving customer queries. It's important for us to be where our customers are, and that's exactly what Infobip helps us do.

**Moad Alhashmi**

**Sales & Marketing Director at DinarPAY**

#### COMPANY PROFILE

### DinarPAY



DinarPAY was founded in 2019 as a cloud-based, cashless payment gateway platform. It offers customers multi-currency virtual cards and real-time authorization of debit cards, as well as the option for consumers to pay with, transfer and top up funds in Dinar Currency (a monetary unit used in several Middle Eastern countries) via a dedicated mobile wallet. Its solutions also mean merchants can use mobile applications as a point of sale to process digital payments through its DinarPAY platform.



**CUSTOMER STORY - RAIFFEISENBANK**

# **WhatsApp customer service channel reduces cost per contact by 10x**



**Raiffeisen  
BANK**

## CHALLENGE

### High call center costs and slow time to resolution

RBA was spending significant funds and resources on **customer calls**. The bank's customer contact centers were using **toll-free numbers** – and while these are free for inbound customer calls, they incurred considerable costs for RBA. Workloads for the bank's contact center agents were heavy, owing to the **significant amount of time** an agent spent with a caller. This resulted in **long waiting times** for customers calling the toll-free number.

At the same time, the bank also recognized that their clients wanted to use different channels of direct engagement to **avoid calling queues**. Although [Viber](#) and Telegram were added as channels to the bank's contact center to **improve the customer experience**, the bank wanted to integrate Russia's most popular chat app into the platform: WhatsApp. For this, they needed a [WhatsApp Business API](#) solution provider.

## SOLUTION

### Add WhatsApp to the contact center for fast and convenient customer support

RBA recognized Infobip as a partner that had the expertise to **integrate WhatsApp** within the current contact center communications suite. Adding WhatsApp provided them with an **instant, reliable, and secure channel** that customers actively used.

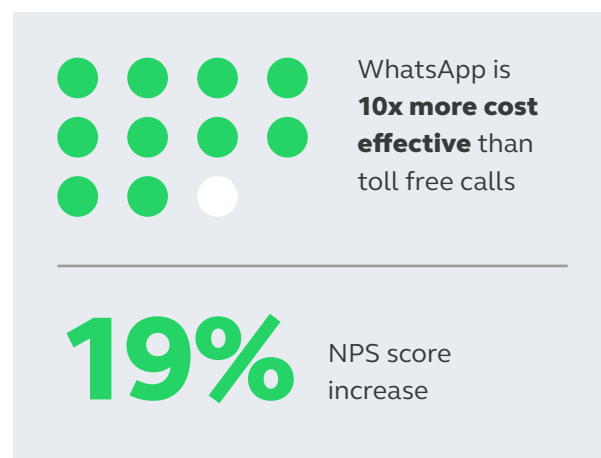
This enabled the sending of **transactional messages** and **time-sensitive notifications** in a quick, convenient, and reliable way, while also allowing bank customers to communicate directly with RBA. The channel costs **a fraction** of the price of outbound toll-free numbers and was fast and simple to integrate.

## RESULT

### 19% growth in NPS and a 10x cost reduction

RBA noticed a positive impact after just one month, and received **affirmative feedback** from both customers and call center agents. The bank also observed **lower contact center costs**, since clients were choosing WhatsApp over the toll-free number – which proved to be **10 times more cost-effective**.

After a successful first month using the channel, RBA fully **integrated WhatsApp**. This resulted in a **19% boost in their net promoter score (NPS)** across all chat apps, clearly increasing the overall customer experience.



RBA has also observed that WhatsApp is **four to five times more popular** than other instant communications channels amongst its customers.



With the capacity for people to submit questions and receive answers in real time, WhatsApp has also helped RBA improve relations with potential clients and assist in the onboarding process.

Looking to the future, RBA plans on working with Infobip to introduce a WhatsApp chatbot; that will help with FAQs as well as qualify customers who require additional support from a contact center agent.



Adding WhatsApp as a customer service channel proved to be a tremendous success – we increased our NPS score by 19% and reduced the costs associated with our contact center by 10-fold. The customers love it – they use it four times more than other instant communication channels.

**Ilya Schiroy**  
Senior Vice President

#### COMPANY PROFILE

### Raiffeisenbank Russia



Founded in 1996, Raiffeisenbank Russia (RBA) is one of Russia's most trusted banks. Specializing in the development of financial solutions for private and corporate customers both in and outside of the Russian Federation, the bank is now ranked the second most reliable in Russia by Forbes. Raiffeisenbank International group has more than 120 years' experience in the banking sector globally, with RBA's regional banking network present in 43 cities in Russia, with 173 branches across the country.

**CUSTOMER STORY - CROATIA OSIGURANJE**

# **Decreased Time to Resolution by Providing Customer Service Through Chat Apps**



4.7

average  
CSAT score

50%

of users leave  
positive reviews

## CHALLENGE

### Digitalizing customer service communication

To respond to new consumer behavior and trends, [Croatia osiguranje](#) decided to launch a 100% digital vehicle insurance option. The new brand, [Laqo](#), is the first of its kind on the market and offers a **fully automated, self-service** buyer journey through the web.

However, the insurance company knew that undergoing a digital transformation would be a challenge since the insurance industry is based on **personal agent-customer relationships** – and customers grew accustomed to having their own personal agent that knew their history.

To **increase market adoption** for the Laqo brand, Croatia osiguranje looked for a solution that would limit the number of phone calls and emails that came through, while enabling real-time customer service with live agents. The insurance company's goals were to **decrease resolution time** and **increase sales** by moving customer queries to their favorite communication channel – chat apps – and **optimizing internal processes**.

## SOLUTION

### Adding chat apps to communications mix using Infobip's Conversations API

With many chat app options available, Croatia osiguranje decided to research which ones were the most favored among its customers.

To start, the insurance company chose to connect [WhatsApp](#), [Viber](#), and [Messenger from Facebook](#) to Laqo using Infobip's [Conversations API](#). This enables customer support agents to answer all queries in real time.

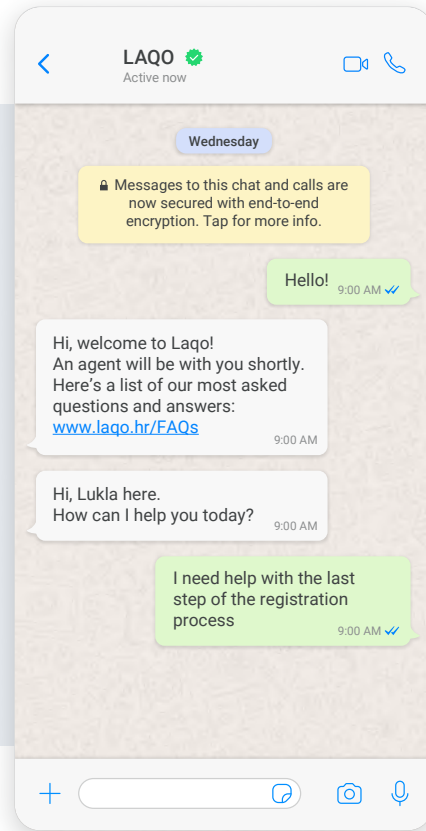
Once the system was set up, Croatia osiguranje prompted Laqo website and app visitors to contact customer support by **scanning a QR code** and choosing their preferred chat app.





Customers who completed these steps were able to start a new chat with an agent through the channel of their choice.

Since Laqo added chat apps to its communications mix using the Conversations API, agents can **receive and resolve queries faster** than before. They are also able to **educate customers** who are unfamiliar with the digital buying journey in a timely manner – and **customers feel secure** knowing an agent is easily accessible as they test out new features and functionalities.



## RESULT

### More happy customers, decreased time to resolution, increased agent satisfaction

Adding chat apps to its existing system using Infobip's Conversations API, in partnership with Hrvatski Telekom, led to better agent and customer experiences for Laqo. Now, communication is easy, fast, and user-friendly.

Croatia osiguranje's ability to provide personalized customer service as an addition to its new digital buying journey led to **50% of potential users** leaving positive reviews about their customer care on social media.

The new brand is now also able to start tracking its CSAT score and has received an average **4.7 rating** thus far.

In comparison to previous customer support channels, the insurance company was able to improve its resolution time – queries that used to be solved in a couple of days are now solved **within 17 hours**.



**of potential users left positive reviews** about their customer care on social media

Laqo is the crown of Croatia osiguranje's digital transformation.

**Ana Zovko**  
Chief Digital Officer,  
Croatia osiguranje

The real-time answers customers receive now have **reduced their uncertainty** in the brand. In addition, agent efficiency and satisfaction have **increased** since having a system that enables them to simultaneously manage multiple customer conversations.

Overall, agents and customers are satisfied with the results after adding chat apps to their customer support communication. Since the transition, Croatia osiguranje was awarded for **Best Customer Experience** and **Best Small Call Center** by [CX.hr](https://cx.hr) in May 2021.

The insurance company looks forward to moving more customer queries to WhatsApp, Viber, and Messenger – and engaging with them in an **interactive** and **educational** way.



Infobip made our digital transformation fast and easy. Adding WhatsApp, Viber, and Messenger from Facebook as customer service channels using the Conversations API helped us decrease our time to resolution. Our new brand Laqo has started tracking CSAT and we've received an average 4.7 rating so far. In addition, our agents are more satisfied and efficient since being able to manage multiple conversations over our customers' preferred channels.

**Ana Zovko**

Chief Digital Officer, Croatia osiguranje

#### CUSTOMER PROFILE

## CROATIA OSIGURANJE



Croatia osiguranje is the leading insurance company in Croatia. The company was established on June 4, 1884 as Croatia Insurance Association. Over the years, Croatia osiguranje has established itself as a respectable economic operator in the region, owing to its financial potential and assets. This was accomplished by covering a large part of the market and providing different types of insurance: insurance of persons, property, motor vehicles, transport and loans. Nowadays, Croatia osiguranje is a modern and agile business system with individualized approach to insureds and with the widest range of innovative products, adjusted to all the requirements of any insured person.

**CUSTOMER STORY - JUROS BAIXOS**

# **Increased Marketing Margin by 18% with Moments**

Juros  baixos

## CHALLENGE

### Siloed systems led to lack of automation and long wait times

As one of the leading online financial product marketplaces in Brazil, Juros Baixos was looking for an efficient way to create message flows and sequential campaigns that would guide customers through its multi-step loan approval process. Juros Baixos has over 30 financial product providers as a part of its platform, and each have specific processes which demand tailored messaging.

After trying a variety of CRM system providers, Juros Baixos still didn't have one central platform that could connect all 30 messaging systems to the main marketplace system – and had minimum SMS automation capabilities. As a

result, wait time for customers that were being transferred from one system to another often lasted up to **24 hours**, and Juros Baixos didn't have clear overall insight into the performance of its marketing efforts.

Juros Baixos wanted one central hub to connect all its messaging systems and help automate communication over both SMS and email to improve responsiveness. The financial product marketplace provider also wanted to access analytics and performance overviews from the same tool to track the impact marketing efforts have on overall revenue.

## SOLUTION

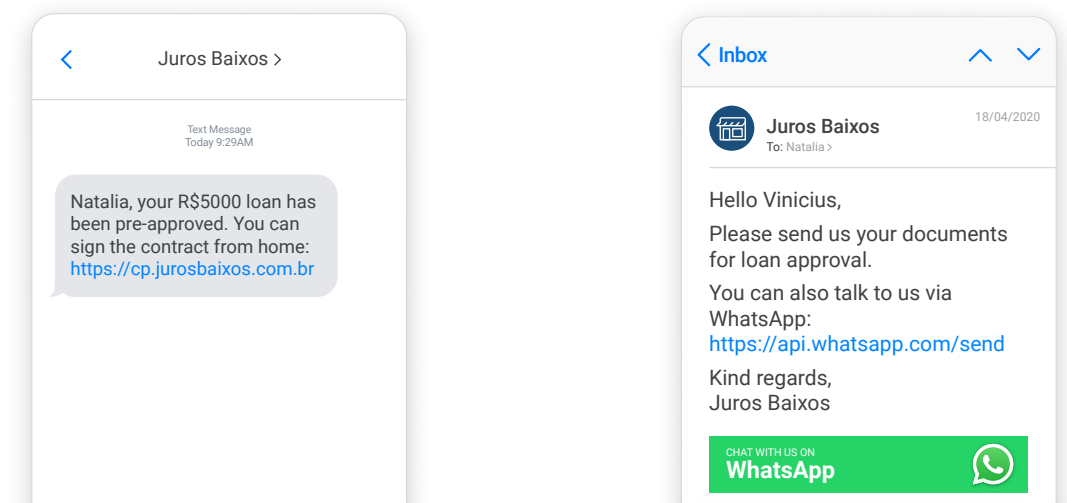
### Centralizing different messaging systems and automating customer communication with Moments

Juros Baixos found out about Infobip's [omnichannel customer engagement hub, Moments](#), and decided to become one of the first companies to take part in the Beta phase, using it to:

- lower loan request form abandonment
- simplify the onboarding process
- create event-based messages
- improve messaging responsiveness

Customers who fill out the loan request form through the Juros Baixos website trigger the main message flow and receive an **SMS** message with information about the loan approval process, as well as easy access to offers.

Once the customer chooses to continue with the hiring process of a specific financial product provider, Juros Baixos sends **tailored messages** through Moments which outline the customer's next steps.



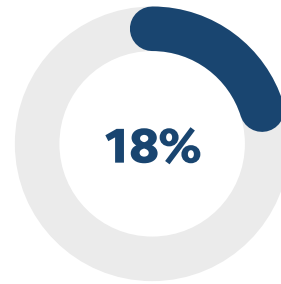
When the customer signs and returns the corresponding documents, they have successfully completed the loan approval and onboarding processes.

## RESULT

### Increased marketing margin by 18%

Using Moments improved Juros Baixos' responsiveness to customers and gave them more control over messaging flows. As a result, the company's **marketing margin increased by 18%**.

In addition, having both communication channels connected to one central hub gives Juros Baixos in-depth insight into how specific marketplace users interact with the messages they receive – and the company has access to analytics to help make data-driven decisions.



increase in  
**marketing margin**



Moments is an easy-to-use solution that helped us improve our responsiveness to customers and have tailored communication for every marketplace partner. Since we started using Moments, our marketing margin has increased by 18%. We are currently using email and SMS to communicate with our customers, however we plan on adding more channels to our communications mix soon.

**Arthur Bonzi**  
Juros Baixos COO and Co-founder

## CUSTOMER PROFILE

### JUROS BAIXOS

Juros & baixos

Juros Baixos is a financial products marketplace with a large presence in the Brazilian online loan market. Their clients are adults from the middle to lower classes and mainly people who are looking to borrow money to invest in education, business, or to refinance debt. They partner with 30 financial institutions and fintechs to offer pre-approved loans to their clients.

**CUSTOMER STORY - TOKIO MARINE**

# **Faster Policy Renewals and 70% Fewer Complaints with SMS**



**TOKIO MARINE**  

---

**GROUP**

**90%**

SMS delivery  
rate

**2X**

faster policy  
renewal process

**70%**

decrease in customer  
complaints

## CHALLENGE

### Long and costly policy renewal processes

Insurance policy renewals were long and costly for [Tokio Marine](#). Up to 20 of the insurer's internal departments messaged customers directly because their databases were not unified.

Tokio Marine also relied on third-party messaging providers, and these two factors combined to create **four challenges** for the business:

- **Lack of alignment:** This led to multiple departments inadvertently spamming customers.
- **Inefficient processes:** Customer data was extracted from multiple databases and then manually input into a third-party messaging system for delivery.

- **Delivery and reporting:** A lot of sent messages were undelivered but third-party sender reports could not explain why.
- **Lost sales:** Customer complaints rose sharply. Contact center agents sought answers from messaging providers and needed up to three days to resolve complaints, leaving no time to upsell or cross-sell.

Tokio Marine sought to resolve these by partnering with external solution providers.

## SOLUTION

### Using SMS to improve the policy renewal experience

Through Infobip, Tokio Marine's IT and Development team received a customized solution that was **secure, comprehensive, user-friendly, and well supported**.

The leading insurance company used the solution daily to send customers [SMS](#) messages about policy updates, renewals, and promotions.

The solution has helped the company:

- **Unify multiple databases:** Tokio Marine can monitor messages from a single location and prevent spamming customers in the future.

- **Identify issues for quick resolution:** Infobip's reporting features make it easy for Tokio Marine agents to target delivery issues quickly and resolve complaints efficiently.
- **Simplify delivery processes:** Tokio Marine agents can message the right customers by uploading an Excel file containing relevant contact details to Infobip's web interface.

## RESULT

### 90% Delivery rates and a 2x faster policy renewal process

Working with Infobip and using SMS to stay connected with customers has led to significant results in terms of **productivity, efficiency, and speed**:

- Policy renewals are completed **2x faster** now
- Delivery rates have risen from 50% to **90%** with Infobip
- Customer complaints have **decreased by 70%** after switching to Infobip
- **Two employees** can do the work of 10 (sending messages, as well as monitoring and analyzing complaints), freeing the others to focus on **revenue increasing activities** such as upselling and cross-selling.

Infobip **helped increase conversion rates** by complementing the insurer's existing tools to support customer behavior via [Voice](#), [Email](#), 2-Way SMS, and more.

Tokio Marine's future plans are to further enhance its contact center with voice recognition chatbots.



**delivery rates have risen from 50% to 90%**



**customer complaints have decreased by 70%**





We communicate with up to 150,000 subscribers daily and Infobip has given us measurable results in delivery, renewal time, and complaints handling. Their solution is easy to use and has significantly improved productivity. Two of us can manage tasks that previously needed 10 staff to complete! We now have time to focus on sales and customer service, helping us engage more customers using new communication channels.

**Kriangkrai Kimchan**

**Assistant Manager, Back-end Development of Information Technology Department, Tokio Marine**

**COMPANY PROFILE**

**Tokio Marine**



Tokio Marine is a leading insurance provider in Thailand, entering the Thai market in 1997. Founded in Japan more than 140 years ago, it is one of the most globally diversified and financially secure insurance groups in the world with operations in more than 45 countries. Tokio Marine is currently Japan's largest insurance group with US\$205 billion in assets and US\$35 billion market capitalization.



**CUSTOMER STORY - NLB BANKA**

# **Increasing Sales Leads by 30% with a New Communication Channel**

## CHALLENGE

### Low customer reach and ineffective use of contact center resources

One of the bank's strategic goals was to **increase digital communication** activities in line with global banking trends and therefore serve and speak to customers on their **preferred** channels.

No stranger to mobile marketing, [NLB Banka](#) has been using [SMS](#) to communicate with customers since 2012, through Infobip's secure communications platform. However, considering

the popularity of instant messaging platforms in Montenegro, **especially Viber**, NLB Banka knew that in order to increase customer engagement they needed to expand to new communication channels while **maintaining information security**.

A secondary goal, linked to customer engagement, was to **increase** the effectiveness of the **sales resources** in their contact center.

## SOLUTION

### Next-generation communications that deliver personalized, real-time notifications through Infobip's communication platform

NLB Banka approached Infobip to take their SMS based communications to the **next level** and leverage the next generation of messaging via [Viber](#), the most popular **rich messaging platform** in the region.

As they had been using Infobip's database integration since 2012, NLB Banka had the foundations to empower chat apps for **transactional and event-triggered** messaging.

Infobip was a natural fit for their requirements: its rich feature set allowed NLB to send transactional messages to customers, such as **account balances and alerts via Viber**. In addition, they could also send two-way messages which helped them engage with customers directly. To ensure message delivery, Infobip also offered a **failover system**, which meant that messages not delivered on Viber were automatically sent via SMS.

## RESULT

### Increased customer interactions and achieved a 30% growth in sales leads

With Infobip's **database integration** and **web-based interface**, combined with a dedicated support team, launching Viber as an official communications channel was easy and seamless for NLB Banka.

Two-way messaging was used to promote their "Arrange a Meeting" offer, creating rich two-way conversations with customers, which

resulted in a **30% increase of meeting requests** when compared to previous campaigns.

NLB Banka ran a campaign promoting special offers for customers who paid with an NLB card, **increasing transaction volume by 5-15%**, compared to a period when offers were not promoted through messaging campaigns.

Sales have increased by up to **15%**

Since implementing the Infobip's solution for Viber messaging, NLB's sales of certain products have **increased by 5 to 15%**. Moving forward, the bank plans to expand its use of Infobip's solutions in campaigns involving push notifications and other channels to improve trial and **adoption of digital banking services**.

Opening a new communication channel had a positive effect on NLB Banka's contact center. Following deployment, the number of **customer-initiated conversations doubled**, even tripled on some occasions, generating quality leads and conversions. Infobip's

solution made Viber an alternative channel for customers to use, quickly and easily, to apply for NLB services or purchase products.

The quality of the solution was confirmed when they only received two complaints out of **four million** sent messages, and those complaints were caused by external factors.

NLB was extremely satisfied with the cooperation and support provided by Infobip, specifically our response time which was **50% better** than their previous solutions provider. They were also very satisfied with the implementation process, describing it as "painless".



Introducing Viber through Infobip was a great success for our bank. It really influenced our sales results and for some campaigns we increased sales leads by 30%. We are now pioneering the use of chat apps for transactional content. We are also pleased with the 50% increase in response time compared to our previous solution provider. Besides sales results, we can now communicate directly with our clients, in a fast and simple way, wherever they are in the world.

**Miraš Đelošević**

Head of Sales Network Coordination and Contact Center Unit,  
NLB Banka

**CUSTOMER PROFILE**

**NLB Banka**



NLB Banka AD Podgorica is part of the NLB Group, and operates across South-East Europe with an especially strong market presence in Montenegro, where they are the leading financial institution. NLB's customer base in Montenegro includes individuals, corporate clients, and public institutions. A tech-savvy and mobile-first audience, NLB's customers are busy professionals who frequently use instant messaging platforms. NLB Bank has been working with Infobip since 2012.

**CUSTOMER STORY - ASIA INSURANCE 1950**

# **9x Faster Policy Renewal Process with Automated Messaging**



## CHALLENGE

### Inefficient and expensive processes that took up valuable resources

Policy renewal was a **lengthy and expensive** process for [Asia Insurance 1950](#) employees, clients, and intermediaries.

The process relied on staff and clients to communicate over the **phone or face-to-face**, and in most cases documents needed to be **printed and posted**. Additionally, the E-Policy process took an extended amount of time to complete when done over conventional channels.

Communication between clients, head office, and surveyors after policy activation was **complicated**. When Asia Insurance 1950

was notified of an accident, clients could not immediately receive information about their dedicated surveyor. This led to **increased calls** to the company and a lot of **resources wasted** trying to connect a client with a surveyor.

Asia Insurance 1950 realized it was necessary to **automate their processes** to serve customers better and faster, and in return **save resources, time, and money**. Meanwhile, customer privacy was also a concern when considering the option to provide digital services.

## SOLUTION

### Integrating LINE and SMS with their CRM to automate and digitalize processes

Integrating Infobip's **LINE Notification Service** and **SMS** channels with their CRM helped Asia Insurance 1950 **automate** tedious, time-consuming tasks and messaging campaigns.

Asia Insurance 1950 was able to undergo a **digital transformation** by automating its policy renewal process from start to finish.

When a client's policy expiry date is approaching, an **automated LINE message** is sent to the client reminding them to renew their policy. The client can now **directly** click on the link in the message to begin their policy renewal and online payment process.

Asia Insurance 1950 uses **automated SMS messages** to connect surveyors with clients and to notify related parties involved in the process.

Automated SMS messages are also used to **deliver one-time PINs (OTPs)** to confirm the client's identity since the entire renewal process is now done online. This also helps **maintain security** throughout the process, **protecting the client's personal information**.



In addition to providing customer support through these channels, LINE notifications are also used for various **marketing campaigns**. These campaigns involve sending **special offers** to users who subscribed to a policy within a **specific period** or sending special offers during **festive seasons**.

## RESULT

### 9x faster policy renewal process resulting in an 83% reduction in costs and 60% reduction in workload

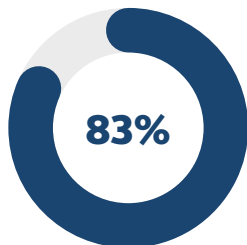
Automating Asia Insurance 1950's communication has directly **optimized** their processes and resource management.



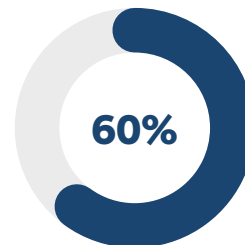
### Asia Insurance's policy renewal process used to last 2 weeks, **now it lasts 5 days**

The traditional way of completing the policy renewal process used to last approximately **two weeks**. Now, this process lasts approximately **five days**.

By sending triggered Line messages to clients, Asia Insurance 1950 was able to **reduce costs by 83%** and back-office **workload by 60%**.



reduction in costs since automating processes



reduction in workload

As a result, communication between Asia Insurance 1950's clients, surveyors, and intermediaries has been **streamlined** and security has been **enhanced**.



Working with Infobip helped us streamline our processes and reduce costs by 83%. Automating our messaging reduced our staff's workload by 60% – allowing them to provide clients a superior level of service. We look forward to working with Infobip to integrate more channels with our CRM in the future.

**Kittikorn Ponposh**

Assistant Managing Director

#### CUSTOMER PROFILE

### Asia Insurance 1950



Founded in 1950, Asia Insurance 1950 is a company that has been registered for over 60 years in Thailand by the Asia Trust Bank Group. In 2005, Asia Insurance 1950 was the first and only insurance company in Thailand to invent Asia 3+ for Motor Insurance, of which 3+ became a “generic name” since. It is an iconic insurance product.



**CUSTOMER STORY - VTB BANK**

# **Reduced Customer Complaints by 80% in Less Than a Year**



## CHALLENGE

### Improve digital communications and increase customer engagement

**VTB Bank** knew that they had to **reduce paper-based communications**. However, investing in digital alternatives was not simply about adapting, it was about **improving** what they could offer customers, from products to support.

VTB Bank not only needed a more **efficient route** for customers to receive communications and provide feedback, but they also required a solution that would **encourage two-way communications** for a more personalized experience.

## SOLUTION

### Implement instant messaging capabilities through Viber

Infobip worked with VTB to deploy a powerful platform that would **move customers communications online** via **Viber**, with the ability to automatically switch to **SMS** as a failover for customers who might not have the necessary data coverage, or Viber installed, on their mobile phones.

VTB Bank launched a campaign, targeting their customer database, to **promote the new Viber and SMS instant messaging service**. VTB's Viber messaging channel is used for:

- Notifications about upcoming payments
- Promotions and special offers
- Information about new services and products
- Details of the loyalty program and special offers from Bank's partners
- Surveys on customer service

To demonstrate the more **personalized approach** customers could expect, a special birthday campaign was also launched. Customers received **birthday wishes** and the offer of a **premium Visa Gold card**.



Viber is used by **64%** of VTB Belarus customers

## RESULT

# Reduced customer complaints by 80% and increased customer engagement

### 1. Reduction of complaints by 80%

Since deploying the instant messaging service with Infobip, VTB Bank has reduced paper-based communications sent to clients by 80% and customer engagement has soared. Half of all customers are now engaged in two-way Viber communications with the bank, and customer complaints have reduced by 80%.

Communications are faster, more convenient and delivered in real-time, yielding significant cost savings.

By implementing two-way communications through Viber, customer complaints have been reduced by **80%**

### 2. Increased customer engagement

From the launch campaign alone, VTB Bank received messages from more than 150,000 customers on Viber. The birthday campaign received direct responses from 70% of recipients (who thanked the bank), and 40% of those signed up for the Visa Gold card.



**70%** customer engagement

**40%** conversion rate

An additional result of having an instant messaging solution, that facilitated **fast and efficient responses**, was that valuable call centre resources could be redistributed to more complex inquiries.

After such successful results, VTB Bank is now implementing a [Viber chatbot](#) to support the customer service team. In the future, they plan to lead the industry by reaching even greater heights of customer experience with the launch of a **new mobile app, CRM system**, and [WhatsApp business solution](#).



With an 80% reduction in complaints, the results of adding Viber as a communication channel speak for themselves. Customers are now receiving a more personalized experience and we are already implementing new services that will take the customer experience to yet another level.

**Irina Azarevich**

**Head of Remote Banking Service Department**

#### **CUSTOMER PROFILE**

### **VTB Bank**



VTB Bank in Belarus is part of a large international network of banks operated by VTB Group, a global provider of financial services. Comprising of more than twenty credit institutions and financial companies across all key areas of the financial market; the group's network is unique to the Russian banking industry, facilitating international partnerships for Russian companies aiming to engage with global markets.

**CUSTOMER STORY - LEANPAY**

# **Month-On-Month Growth in Registered Users After Introducing 2FA**



## CHALLENGE

### Creating a secure and simple onboarding experience for new users

For the successful launch of its financing app, [Leanpay](#) needed to quickly establish a **large user base** that was engaged and primed to explore their services.

As a part of Leanpay's go-to-market strategy, they knew they had to focus on the **onboarding process** to ensure they made a **lasting first impression** on customers that encouraged positive reviews and referrals.

The first step for customers during the onboarding process is **downloading** the Leanpay app and **registering for an account**, from which they can then manage and authorize transactions.

Leanpay's goal was to make creating an account for transactions **hassle-free** and, above all, **secure**.

## SOLUTION

### Introducing communication channels that will keep account and loan information secure

To ensure onboarding is simple and secure for customers, Leanpay decided to introduce Infobip's [two-factor authentication \(2FA\) solution](#).

While Leanpay continued to produce their own One-Time PINS (OTPs), Infobip's 2FA solution helped them **manage** the delivery of these PINs via [SMS](#) for customers to confirm their accounts.

Through 2FA, when registering on the app, a customer's mobile phone number becomes their username. This allows Leanpay to verify users with both their **online password** and **mobile**

**phone**, in addition to providing an extra layer of security with a **One-Time PIN**.

Once the customer is registered, 2FA also plays a crucial role in the **loan process** in order to verify identity and confirm transactions.

The advantage of using a mobile phone for 2FA is that Leanpay app users can receive their verification PIN at **any time**, from a device that **only they** have access to – making transaction information easily available while **upholding security**.

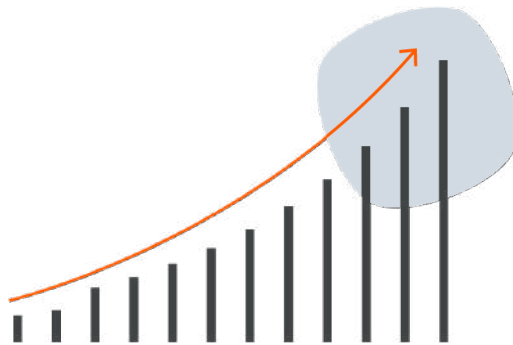


## RESULT

### 20% month-on-month growth in new users with an easy and secure onboarding process

Two-factor authentication has underpinned a successful onboarding process that is **both simple and safe**, and Infobip's global messaging platform has ensured a **scalable solution** for consistent customer experience as the userbase continues to grow.

Leanpay is exploring the option of adding **more communication channels** through Infobip in the future to make the onboarding experience even easier.



Since launching the Leanpay app, the number of users signing up for an account has increased **month-on-month by 20%**.



Working with Infobip to incorporate two-factor authentication into the Leanpay app has been fundamental to achieving a monthly growth rate of 20%. The onboarding process is efficient, and the customer experience is much better as a result.

**Miša Živić**  
CEO and Founder

## CUSTOMER PROFILE

### Leanpay



Leanpay is a fintech start-up that facilitates point of sale installment loans for consumers across all sales channels. Retailers can integrate the solution both in-store and online to offer consumers easy, instant, and error-free loan processes and plans with high approval rates – even for web payments. As more retailers explore alternative payment solutions – and younger consumers move away from credit card use – point of sale lending is set to surge in popularity. Based in Slovenia, LeanPay is already working with 60 retailers nationally and has plans to quickly expand into other European countries in the near future.

**CUSTOMER STORY - ANGEL BROKING**

# Angel Broking Brings Stock Broking into the Digital Era with WhatsApp

We helped one of India's largest brokers to onboard and engage tech savvy, first-time stock traders via WhatsApp Business.





## CHALLENGE

### Broker requires interactive onboarding and communication channel targeting digital natives

[Angel Broking](#) is one of the largest retail broking houses in India in terms of active clients on the National Stock Exchange of India (NSE) – as of June 30, 2020 (CRISIL Report).

The firm wanted to digitize its offering and appeal to tech savvy people who are new to stock trading and looking to start their trading journey.

To do this, Angel Broking needed a two-way, real-time digital messaging solution enabling customers to onboard conveniently, trade easily, and resolve their queries quickly.

The channel needed to provide:

- **Easy onboarding** via a platform with wide consumer adoption.
- **Ease of use for customers** looking to access educational resources, add funds, find research picks, and trade-on-the go quickly.
- **Real-time communication** for faster service updates and better customer query handling.
- **Two-way communication** for more interactive and automated customer engagement.
- **Reliable service** to customers, with wide and growing channel adoption in India.
- **Fast, frictionless connections** between customers and an authorized person.
- **Use of rich media** for superior customer experiences and engagement.

## SOLUTION

### WhatsApp Business enables fast, secure onboarding and messaging

WhatsApp is the fastest growing channel in India and, after assessing the options, it was identified as the ideal channel for achieving Angel Broking's objectives.

Powered by Infobip, [WhatsApp Business](#) enables:

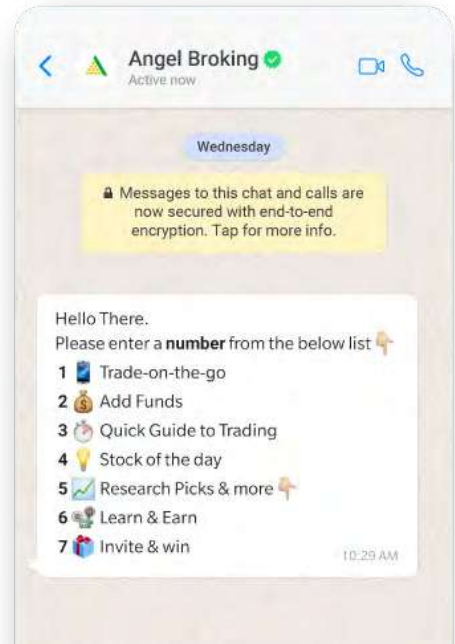
- Easy opt-in and onboarding.
- Fast, secure, two-way communication.
- Real-time security alerts and service notifications.
- One-on-one support: responding to customer-initiated conversations.
- Media message templates to create automated rich notifications, including downloadable documents, images, video, location sharing, and more.

- Interactive message templates, including speedy onboarding for [newly registered users](#).
- [Verification codes](#) to create a reliable verification system using two-way communication.

Following a brief discovery phase to clearly identify Angel Broking's objectives, we used the Infobip [WhatsApp Business API](#) to design a customized WhatsApp Business solution tailored to the specific requirements and use cases.

These use cases included facilitating key activities and tasks across the trading journey, such as:

- **Customer onboarding:** facilitating onboarding with automated welcome messages that feature engaging rich media content.
- **Informing and educating customers:** providing access to online and downloadable content to help inform, educate, and assist customers, including information on how to transact, quick guides, research picks, and more.
- **Stock trading:** customers can get personalized advice via quick buttons, or by selecting from option lists.
- **Customer support:** allowing customers to make queries and receive real-time, one-on-one support across their onboarding, learning, and trading activities.



Option lists provide easy access to information and services

## RESULT

### Digital customer experience enables rapid onboarding and real-time support

With WhatsApp Business, Angel Broking is bringing stock broking to a new demographics and digital-first customers.

Key success metrics to date include:

- **More than a third** of customers (39%) now onboarded via the WhatsApp channel
- **70%** of onboarded WhatsApp customers are new to stock trading
- **Almost half** of customers (47%) engage via WhatsApp each month

Angel Broking now provides a reliable and engaging digital customer experience – via a two-way communication channel that’s increasing service adoption and customer engagement.



Infobip's support and WhatsApp Business API helped us transform our digital customer experience and simplify the onboarding journey. Now we can connect with customers on a fast, reliable platform they already know and use, with real-time access to all the services and advice they need.

**Forum Shah**

**Lead, Digital Initiatives, Angel Broking**

**CUSTOMER PROFILE**

**Angel Broking**



Established in 1987, with headquarters in Mumbai, Angel Broking is a financial services company providing broking and advisory services, margin funding, loans against shares, and financial products. The company is one of the largest retail broking houses in India in terms of active clients on the National Stock Exchange of India (NSE) – as of June 30, 2020 (CRISIL Report).

**CUSTOMER STORY - ALFA-BANK KAZAKHSTAN**

# **Moving Customer Support to Whatsapp and Saving 30% During the Pandemic**

**Alfa Bank**  
—

## CHALLENGE

### Maintaining quality customer service and quickly scaling the contact center in an emergency

For the past 18 months, [Alfa-Bank Kazakhstan](#) has been working on digitalizing their banking services. This includes providing customer support over chat apps.

A key priority of their strategy in 2020 was moving all retail banking support services over to chat apps. Although management planned on meeting this goal by the end 2020, their hand was forced by the COVID-19 pandemic.

Contact center requests doubled following the government-mandated quarantine in March

2020. As a result, Alfa-Bank required additional specialists to maintain service quality.

Additionally, a work-from-home solution became an immediate necessity. However, the existing telephone-based platform could not scale quickly enough to adapt to the new reality.

Alfa-Bank made the decision to abandon calls and move over to **WhatsApp** as their main customer support channel.

## SOLUTION

### Moving contact center support to WhatsApp

Having already launched [WhatsApp Business API](#) in the fall of 2019 with Infobip, Alfa-Bank was positioned to quickly adapt.

By February, 50% of customer support requests came over WhatsApp, thanks in part to Alfa-Bank's promotion of the channel. In addition to that, nearly 70% of mobile users in Kazakhstan have WhatsApp installed on their devices. A bank survey even showed that 99% of their clients use WhatsApp.

The number of contact center agents grew from **110 to 200**, together handling nearly **250,000 monthly customer queries**.

In April, Alfa-Bank entirely phased out call contacts, moving the entire contact center team over to chats.



**70%**  
of mobile users in  
Kazakhstan use  
WhatsApp



**99%**  
of Alfa-Bank clients  
use WhatsApp



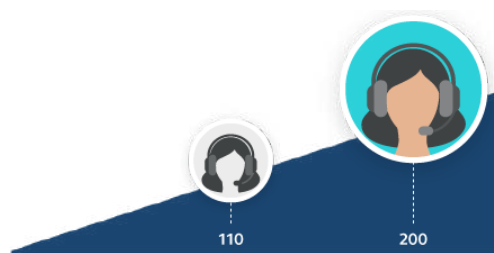
**50%**  
of customer support  
enquiries came from  
WhatsApp in Feb.2020

Internal resource allocation aided this rapid growth, as bank employees at closed branches transferred to customer support. Here, they quickly learned how to work in the contact center, thanks to the simplicity of chat apps.

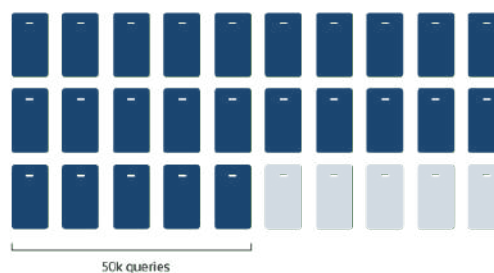
While customers expect immediate responses during support calls, contact center agents using chat apps can consult with colleagues or scripts. This helps even new agents provide excellent customer service.

Promoting the WhatsApp customer service channel helped clients anticipate the transition. Alfa-Bank advertised the move on their website, bank cards, posters, and leaflets – even removing customer service hotline numbers from these.

To support the WhatsApp initiative, Alfa-Bank built an IVR menu that would let bank clients choose to receive an SMS containing a link to the WhatsApp chat. This campaign resulted in 15-20,000 monthly WhatsApp requests from bank clients the period leading up to the quarantine.



The number of contact center agents grew from 110 to **200**, together handling nearly **250,000** monthly customer queries.



## RESULT

### Higher efficiency at a lower cost

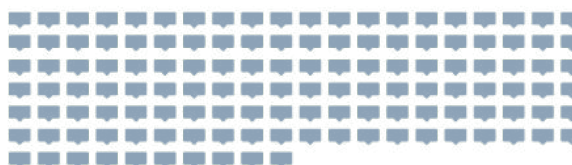
Switching the contact center to remote mode helped Alfa-Bank Kazakhstan to maintain **high-quality customer service** under extraordinary circumstances. Experienced agents became even more efficient than before, processing up to **130 requests per day – an increase of 15%**.

**Customer service over WhatsApp costs 30% less** than the telephone alternative. This is because the monthly fee is based on the number of monthly active users.

In addition, agent quality improved thanks to the ease of monitoring chats compared to calls. Thanks to this, contact center managers could provide more targeted and improved coaching opportunities for their agents.



Experienced agents became even more efficient than before, processing up to **130 requests per day – an increase of 15%**



Alfa-Bank Kazakhstan is considering further strategic development of the contact center and digital channels – namely, WhatsApp for the corporate banking market.

While a complete shift from telephony to chat app customer service isn't likely, Alfa-Bank expects to increase the number of WhatsApp requests to 50% by the end of the current year.



Customer service over WhatsApp **costs 30%** less than the telephone alternative, thanks to the fee based on the number of monthly active users



The advantages of the WhatsApp Business API over the voice communication channel are obvious to me. In addition to reducing the cost of customer service in the retail banking segment by 30% and increasing the efficiency of operators by 15%, it increases customer satisfaction and engagement. The messenger turned out to be a flexible, reliable and convenient way of interacting with our customers. I am sure that digital communication channels are the keys to providing instant and high-quality customer service in the long perspective.

**Andrey Karabidi**  
Client Service Director



**CUSTOMER STORY - EDENRED UAE**

# **Transforming Customer Service Over WhatsApp with Conversations and Answers**





**96%**

decrease in  
wait time

**69%**

of chats  
self-serviced

**30K+**

chats on  
WhatsApp

## CHALLENGE

### Growing customer base led to the need for new tools, channels, and automations

Before Infobip, [Edenred UAE](#) relied on email as a quick and economical way to solve customer queries. However, the payroll service provider had **limited visibility into key metrics** such as first-response time, average handle time, or customer satisfaction. Edenred UAE also had manual dedicated queues to action high-priority queries and no self-service capabilities in place.

As the payroll service provider's customer base grew from 1 million to 1.5 million cardholders

within a few months, customer support activities became increasingly harder to handle and track.

Edenred UAE decided it was time to implement new tools that would help **scale its customer service** without compromising on user experience and increasing costs.

## SOLUTION

### Automating customer service with Infobip's cloud contact center and chatbot building platform

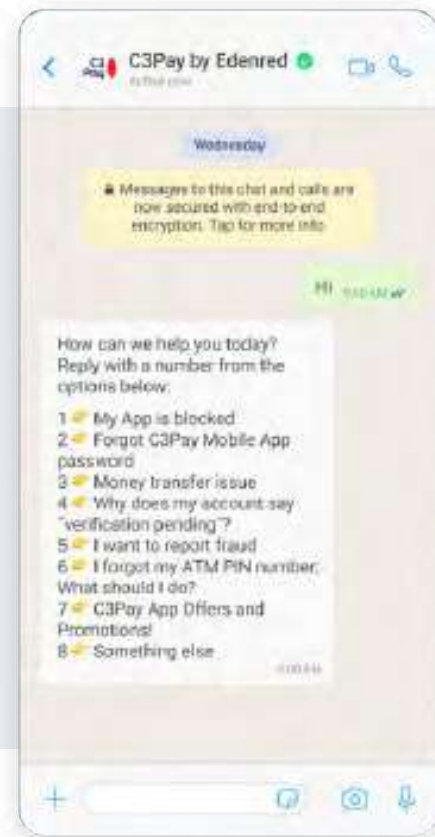
To address the challenges to date, the payroll service provider decided to use Infobip's **Conversations** and **Answers** to provide **self-service options** for money transfer queries over **WhatsApp**.

Through **Answers**, Edenred UAE created a **multilingual chatbot** that can **resolve**

**common queries** using multimedia – and is available 24/7. And, when used in combination with **Conversations**, the chatbot can **transfer complex queries to an agent** with the right experience without losing conversation history or context.

Additionally, through Conversations, Edenred UAE has insight into the analytics it needs to improve its customer support overtime, including first response time, average wait time, CSAT scores, and more.

After using WhatsApp as a channel for money transfer-related queries through Conversations and Answers proved **successful**, Edenred UAE decided to substitute email with the chat app for all customer service queries moving forward.



## RESULT

### Scaled customer support, decreased wait time, and higher customer satisfaction

By using Infobip's chatbot building platform and cloud contact center to set up a WhatsApp chatbot, Edenred UAE was able to **rapidly scale its customer support**. The company has been able to serve over 58,743 unique customers since implementing Infobip's solutions in August 2020.

The payroll service provider also managed to improve its average handle volume – going from handling an average of 12,000 emails to handling **over 30,000 chats on WhatsApp a month**.



12,000



30,000

Edenred UAE's chatbot led to **69% of the company's chats** in September and October being self-serviced – and only 31% being transferred to agents due to complexity. In addition, all chats were answered and resolved on WhatsApp within the first 48 hours – **decreasing** the company's average wait time by **96%**.





of chats  
**self-served**



of chats  
**agent-served**

Edenred UAE also surveyed 667 of its users to obtain insights about WhatsApp as a customer service tool – where **62% of Edenred UAE customers** claimed they prefer to get in touch via WhatsApp, and **over 70%** stated they were able to find the answers they were looking for on WhatsApp easily.

All in all, Edenred UAE was able to scale its customer service team in a way they couldn't with email – which led to an **increase in overall customer satisfaction**.

### **Customer Satisfaction Scores After Using a WhatsApp Chatbot with Conversations**





Infobip was a gamechanger in helping us digitally transform the way we communicate with customers. Conversations and Answers helped us deliver a seamless customer experience over WhatsApp – using a chatbot to solve 69% of common queries and effortlessly transfer complex queries to agents decreased our average wait time by 96% and improved our customer satisfaction.

**Abdullah Khan**

Customer Service Team Lead, Edenred UAE

#### CUSTOMER PROFILE

### Edenred UAE



In the United Arab Emirates, where nearly 60% of the working population is outside the current financial system, Edenred UAE is a fast-growing payroll service provider that facilitates the financial inclusion of countless workers, while allowing companies to comply with local regulations that require that wages be traceable. Serving more than 6,000 companies, 2 million employees, over 10 banks, and 35+ financial institutions, their Edenred Payroll Platform allows companies to efficiently manage the salaries of all their employees in one place and in compliance with the Wage Protection System established by the UAE Central Bank. C3Pay is a mobile app linked to Mastercard that enables employees, mostly unbanked or underbanked, not only to access essential financial services but to leverage personal wealth with elevated features relevant to their needs (such as money transfer, and mobile top-up) at minimal prices.



**CUSTOMER STORY - MEDICLINIC**

# **Boosting Digital Transformation with Microsoft and Infobip**

Find out how Mediclinic responded to the challenges of providing medical services, safely, amid the COVID-19 pandemic.

## CHALLENGE

### Providing care while keeping patients and staff safe

**Mediclinic** was met with new challenges amid the COVID-19 pandemic. Regulatory requirements meant that every person entering their facilities had to be screened. Furthermore, the screening that had to be done differed for health care workers, patients and \*visitors.

The screening of visitors proved to be the **biggest challenge**, as it was **difficult to communicate** with them in advance and implement a solution that would still meet regulatory requirements and streamline access into the hospitals.

Screening was initially performed manually using paper-based forms but this was a slow process that resulted in **bottlenecks** at the

entrances, and required additional staff to monitor.

The problem was amplified when more visitors were allowed back into the hospitals. **More than 15,000 people** visit patients and doctors' consulting rooms a day.

It was clear that an electronic solution was required that would **reduce the administrative process, streamline the access** and still ensure that the necessary checks are performed to **ensure a safe environment**.

*\*Visitors include people attending appointments at medical specialists who have their consulting rooms at Mediclinic facilities.*

## SOLUTION

### Automating COVID-19 screening with WhatsApp and Microsoft Bot framework

Mediclinic wanted a solution that the public are familiar with and comfortable using. **WhatsApp**, the chat app with billions of downloads worldwide, presented itself as the obvious choice.

To solve automation, Mediclinic turned to **Microsoft Azure** Bot framework. Mediclinic is already familiar with the Microsoft Azure environment and the Azure Bot can be used across multiple channels.

Mediclinic brought in partners Infobip to enable the integration of WhatsApp with the MS Bot Framework. **Infobip's expert presales teams helped set everything up** to enable the integration and Mediclinic used internal resources to configure the Azure environment and develop the Bot.

## RESULT

### Faster screening for safer hospitals, patients, visitors and staff

Between **25-30% of Mediclinic visitors are using the bot** for COVID-19 screening. This massively **reduced bottlenecks while simultaneously improving safety for everyone** – healthcare workers, patients and their visitors.

Not stopping there, Mediclinic will look to advance these solutions to provide even better hospital experiences across other innovative use cases.



Between 25-30% of Mediclinic visitors are **using the bot for COVID/19 screening**



Thanks to Infobip and Microsoft, we managed to streamline COVID-19 screenings. This reinforced our determination to support our clients and make their hospital stay as comfortable as possible. Microsoft Bot powered by WhatsApp and Infobip helped us migrate almost a third of COVID-19 screenings to a digital channel, making the process quicker – and safer.

**Francois du Tot**  
Enterprise Systems Manager

#### CUSTOMER PROFILE

### MEDICLINIC



Mediclinic is a diversified international private healthcare services group, established in South Africa in 1983, with divisions in Switzerland, Southern Africa (South Africa and Namibia) and the United Arab Emirates (“UAE”). The Group’s core purpose is to enhance the quality of life.

Its vision is to be the partner of choice that people trust for all their healthcare needs.

Mediclinic is focused on providing specialist-orientated, multi-disciplinary services across the continuum of care in such a way that the Group will be regarded as the most respected and trusted provider of healthcare services by patients, medical practitioners, funders and regulators of healthcare in each of its markets.

At 30 September 2020, Mediclinic comprised 76 hospitals, eight sub-acute and specialized hospitals, 17-day case clinics and 18 outpatient clinics. Hirslanden operated 17 hospitals and four-day case clinics in Switzerland with more than 1 900 inpatient beds; Mediclinic Southern Africa operations included 52 hospitals (three of which in Namibia), eight sub-acute and specialized hospitals and 11-day case clinics (four of which operated by Intercare) across South Africa, and more than 8 700 inpatient beds; and Mediclinic Middle East operated seven hospitals, two-day case clinics and 18 outpatient clinics with more than 900 inpatient beds in the UAE. In addition, under management contracts, Mediclinic Middle East operates one hospital in Abu Dhabi and will open a 200-bed hospital in the Kingdom of Saudi Arabia in mid-2022.

**CUSTOMER STORY - DPD**

# Transforming the Delivery Experience with Viber and SMS

Learn how this delivery company reduced costs and improved customer satisfaction using Viber with SMS failover.





## CHALLENGE

### Low message delivery rates led to unsatisfied customers and overwhelmed agents

DPD is known for its fast and convenient parcel pick-up and delivery options all over Europe. With their innovative pick-up points, DPD wanted to be even more successful at the first delivery attempt to meet their customers' growing expectations with timely notifications by using multiple communication channels.

Before Infobip, DPD sent SMS messages to notify customers about package deliveries – some of which never actually reached them. In many cases, DPD didn't have accurate delivery information, such as a customer's address or phone number, and spent a lot of time and resources on contacting them to receive updated information.

This resulted in misdeliveries or no delivery at all, since customers who didn't receive notifications weren't at the location at the right time to accept their package.

Undelivered packages meant increased costs for DPD and an overwhelmed contact center filled with queries from unsatisfied customers wondering where their packages were.

DPD knew that the only way to meet customer demand, improve satisfaction, and minimize costs was to improve its overall communication with customers – by providing support over their preferred channels.

## SOLUTION

### Introducing Viber as a new notification channel with SMS failover

Infobip partners with various consulting and technology providers as a part of the [Partner Connect Program](#) to help boost digital transformation for companies. In this case, we partnered with Croatian Telecom who brought DPD's challenges to light – and together, we proposed our [Viber](#) solution.

DPD decided to implement Viber with SMS failover for their two CEE markets – Slovenia and Croatia – by connecting [Infobip's API to its internal interface](#).

Using Viber as a customer communication channel has many benefits, including the ability to **share rich media and hold branded profiles,**

**access message delivered and seen statuses, and reduce cost per message.** In addition, using SMS as a failover channel ensures that DPD customers receive their notifications with or without internet access.

DPD was also able to optimize resources based on analytics provided through Infobip's web interface – insight the company didn't have before. Now, DPD can see status reports for each message which helps the delivery company take appropriate action when necessary – such as contacting a customer to update their number if they notice messages aren't being delivered.

## RESULT

### Cost savings, more successful deliveries, and higher customer satisfaction

Since introducing Viber with SMS failover, DPD managed to reduce costs by 20%.

Additionally, DPD's customer satisfaction increased greatly while, simultaneously, contact center workload decreased due to the significantly lower amount of misdeliveries and complaints – a result of customers receiving their notifications on time.

Thanks to the Viber with SMS failover solution from Infobip in partnership with Croatian Telecom, DPD can provide customers with the right information at the right time – creating a smooth delivery experience for both customers and agents.



In today's delivery environment, we need to have a reliable communication partner. An increase in customer satisfaction and a 20% reduction in costs are some of the results we achieved using the Viber with SMS failover solution from Infobip in partnership with Croatian Telecom. We look forward to expanding our communication channels portfolio with Infobip in the future.

**Tomislav Lažeta**  
Sales Director, DPD

#### CUSTOMER PROFILE

### DPD



As a leading provider of standard and express parcel services, DPD operates 24/7 on behalf of thousands of satisfied customers. DPD in Croatia is part of the international DPD Group and is an expert in the domestic market. DPD combines innovative technology and local knowledge to provide a flexible and user-friendly service for both shippers and shoppers. With its pioneering Predict service, DPD is setting new standards for convenience by keeping customers closely in touch with their delivery. With 77,000 delivery experts and a network of more than 46,000 pickup points, DPD Group delivers 5.3 million parcels each day, and approximately 1.3 billion parcels per year, through their brands DPD, Chronopost, SEUR, and BRT.

**CUSTOMER STORY - MRSPEEDY**

# **Enabling Real-time Support with SMS and Voice During Coronavirus**

Learn how same-day delivery service provider MrSpeedy reduced their customer support cost by 50% with Infobip's SMS and Voice solution and provided support while working remotely



## CHALLENGE

### Providing remote support and scaling up services during Coronavirus

Coronavirus brought about a unique challenge and opportunity for [MrSpeedy Malaysia](#) – one of the most technologically advanced players in same-day delivery service.

The Malaysian government implemented a Movement Control Order (MCO) resulting in essential services, including takeaways, utilities, and groceries relying on same-day deliveries. This resulted in MrSpeedy witnessing the demand for their services growing by 10-fold overnight.

The sudden increase in demand posed a huge business opportunity, and at the same time, a challenge. During the pandemic and MCO, MrSpeedy saw **orders from the food and beverage industry grow from 40% to 70%**, and an increased surge in orders for basic essentials such as groceries, everyday supplies, basic utilities, and more.

Understanding the challenges faced by other businesses during the situation, MrSpeedy decided to provide a helping hand by offering a price drop promotion – guaranteeing the lowest same-day delivery charges in the market.

With a limited headcount and new rules for drivers having to wear masks, gloves and being sanitized, MrSpeedy had to **rise to the challenge to provide reliable service and [always-on customer support](#)** while working remotely.

They needed a communication solution that enabled them to provide speedy, reliable and uninterrupted service during these uncertain times.

## SOLUTION

### Using SMS and Voice to provide reliable and cost-effective support

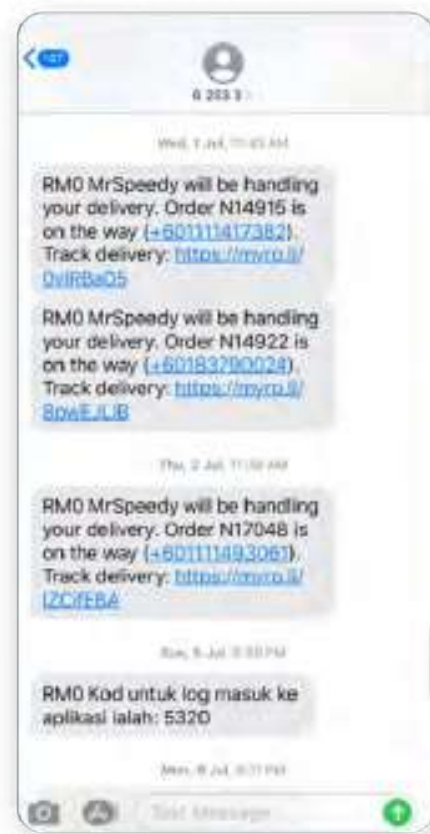
MrSpeedy was already using [Infobip's SMS solution](#) since June 2019. With a smartphone penetration rate of 59%, **SMS remained one of the most important customer service channels for MrSpeedy.**

The SMS API solution helped them **provide timely [verification](#), account activation, tracking statuses, [order confirmations](#), and [delivery notifications](#)** to their clients, drivers and, end customers.

Since around the clock support became imperative during this period, MrSpeedy also added [Voice](#) to their communication mix to **[attend enquiries from drivers and customers in real-time](#)**.

This enabled MrSpeedy to:

- **Provide 24-hour support**, when working remotely
- **Scale up quickly** in a cost-effective manner
- **Quick problem resolution** and customer support





**24-HOUR  
SUPPORT**



**TIMELY  
NOTIFICATIONS**



**REMOTE WORKING  
ENABLED**



**COST-EFFECTIVE  
SCALABILITY**

In addition to this what worked in Infobip's favor was a **dedicated customer success manager** who not only understood MrSpeedy's challenge, but provided a **timely solution with a reliable support team**.

## RESULT

### 50% cost reduction and high delivery rates

During these challenging times, through Infobip – MrSpeedy managed to **meet the increase in demand and provide always-on assistance** for every delivery.

By implementing Infobip's SMS solution, MrSpeedy's **message delivery rates increased**, while the Voice solution **empowered employees to work efficiently** – even when working from home.

This resulted in a **cost reduction of 50%**.

The success during the pandemic has not only strengthened the relationship, but has made Infobip their preferred partner as they continue to expand their business in the region.



**50%**  
cost reduction



**High**  
delivery rates



**Effective**  
working from home



This was a challenging time, which presented a great business opportunity. Infobip rose to the occasion as a trusted partner, providing a cost-effective SMS and Voice solution that enabled us to scale effectively, adapt to the new remote working environment and meet the needs of our fast paced industry.

**Chun Hean Goh**  
Country Manager

#### CUSTOMER PROFILE

### MrSpeedy



MrSpeedy is part of the Dostavista group and is revolutionizing express delivery services. They are one of the biggest and most technologically advanced same day delivery platforms. MrSpeedy has a global presence in 11 countries, including Russia, Mexico, Turkey, Brazil, India, South Korea, Indonesia, Philippines, Thailand, Vietnam and Malaysia.

## CUSTOMER STORY - MEDGO

# Achieving High Message Delivery Rates to Connect Hospitals with On-call Staff

France's leading digital recruitment platform for hospitals and clinics, medGo, increased their SMS message delivery rates to 99% to better connect hospitals with on-call staff.



## CHALLENGE

### High hospital vacancies due to poor message delivery

[medGo](#)'s online platform needed a reliable way to help hospitals communicate with healthcare workers so that they were aware of and given the chance to accept **available opportunities and positions**.

The platform used **SMS** as a communication channel in the past to enable:

- Hospitals to notify nurses of new position openings
- Nurses to provide hospitals their availability

- Hospitals to confirm appointments with nurses

However, only **85-90% of messages were delivered**. Unfortunately, this wasn't enough. This delivery rate meant that many positions at hospitals remained **vacant**, healthcare workers were left without jobs, and patients didn't receive the treatment they could have if these positions were filled.

## SOLUTION

### Use Infobip's reliable network and global reach to increase SMS message delivery rates

medGo's goal was to have **95% or more** of their SMS messages reach medical workers. This would ensure that **more positions are filled** at hospitals by healthcare workers who can provide the care patients need.

To ensure **high delivery rates** of messages between hospitals and healthcare workers, medGo decided to implement Infobip's [2-Way](#)

[SMS](#) messaging solution based on our **global reach** and clients in the healthcare industry.

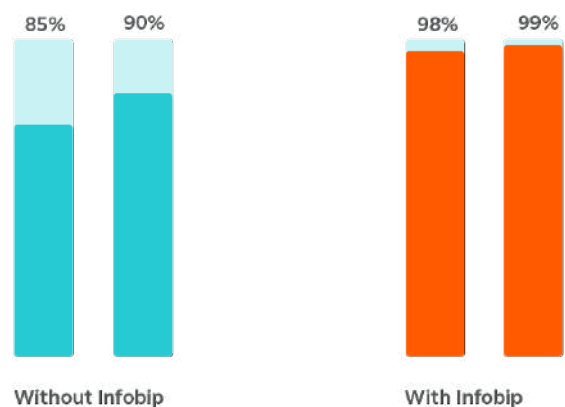
With one of the **most reliable** delivery rates in the industry, Infobip's message delivery optimization capabilities ensured medGo's messages were always superior in **performance and reliability**.

## SOLUTION

### Message delivery rates increased to 99%, hospital job vacancies filled

By sending messages through Infobip's communications platform, medGo was able to successfully send **230,000** SMS messages **every month** and could reach **more staff** to fill vacant positions.

Within just weeks of sending messages over our platform, medGo witnessed a **15% increase in message delivery rates**, from 85-90% to **98-99%**, meaning there is **15% more replacement staff** for hospitals.



medGo witnessed a 15% increase in message delivery rates.



medGo now plans to expand into other countries, continuing the partnership with Infobip. Thanks to our reach for 2-Way SMS communication for businesses in more than **50 countries**, medGo will be able to **scale their business** easier. In the future, they also want to introduce other communication channels, like chat apps, to their users to improve **customer experience** and increase **reach**.



We are very happy with Infobip's 2-Way SMS solution. It has significantly increased our delivery rates by 15% to 98-99 percent. Near-perfect delivery is very important to us as our service is very time sensitive and extremely important for messages to get through with minimum delay, as it enables hospitals to run optimally.

**Christopher Rydhal**  
Co-Founder and CEO

#### CUSTOMER PROFILE

### medGo



medGo is France's leading digital recruitment platform for hospitals and clinics. They aim to make finding and managing replacement nurses for on-call shifts easy. This online-only platform enables more than 700 healthcare institutions to manage replacements for their absent paramedical staff. medGo's services, available at a fraction of the cost of expensive recruitment agencies, have helped save management and hospital administration staff time and money, while enabling them to retain trusted contractors.

**CUSTOMER STORY - FLAMINGO**

# **Increased Conversions, NPS score, and Customer Ratings with Conversations**



## CHALLENGE

### Time-consuming voice calls led to overwhelmed agents and negative customer feedback

When the global pandemic hit, [Flamingo](#)'s call center experienced an increase in customer queries and found it difficult to maintain the same level of customer satisfaction and service quality as before.

On a regular day, Flamingo had 12 to 15 agents handling incoming calls from customers. Before and during the pandemic, Flamingo's agents felt overwhelmed for a few reasons:

- Many queries were the same or similar, so agents were repeating answers to several customers
- Voice calls were time consuming and limited the number of customers an agent could help in a day, since they could only help one at a time
- Agents found it difficult to understand the extent of customers' needs in a short amount of time

- Spending most of the workday on repetitive queries took agents' focus away from more complex queries

All of these challenges combined resulted in negative customer feedback due to bad response time. Customers wanted to get information in **real time and with less effort**.

Flamingo's key goal to adapt to a now digital world was to move from serving customers over Voice calls only to providing support over chat channels as well. The expected outcome was to **reduce hold times and call center costs** connected with expensive voice calls.

The Colombian retailer needed a solution that would help them **provide faster real-time customer service and automate processes**.

## SOLUTION

### Implementing Infobip's digital contact center solution and building a self-service chatbot

To begin its contact center digital transformation, Flamingo wanted to focus on its financial services customers. The retailer knew these customers preferred chatting with brands on WhatsApp and wanted to introduce this as a new customer service channel.

Flamingo was looking for a solution that would give agents a **360-degree view of clients** and had natively integrated chat channels, such as WhatsApp.

With Infobip's cloud contact center, [Conversations](#), Flamingo agents received a **single view solution** that gave them access to

**ongoing conversations and complete chat history**, along with customer details – such as purchase history.

The Colombian retailer was up and running with the solution in **less than a week**, and was confident it found a **reliable, certified** provider.

Flamingo's first step was to offload simple queries from agents. To do this, the retailer set up a WhatsApp [keyword chatbot](#) that **provides instant responses to queries** pertaining to financial services and payment arrangements.

In cases where a customer can't find the answers they're looking for when chatting with the chatbot, they get redirected to a live agent for further assistance.

Now, Flamingo customers experience a smooth, automated level of service when they contact the company's WhatsApp chatbot to:

- [Check their balance](#)
- Generate tax certificates
- Receive store information
- Receive credit relief information

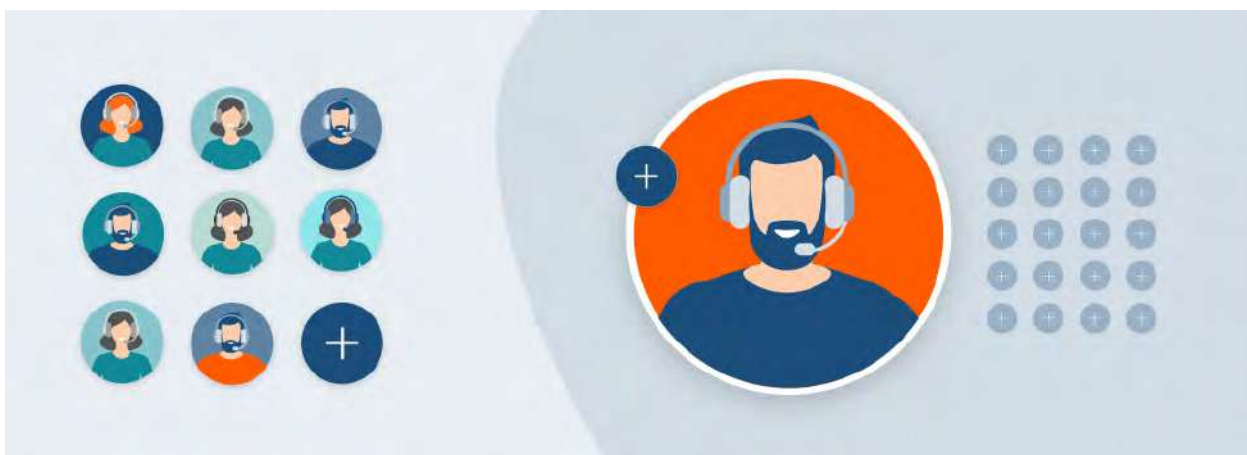
Most importantly, customers can complete their purchase directly through chat using payment links or links to Flamingo's eCommerce site – letting agents **focus on more complex queries**.



## RESULTS

### More conversions, a higher NPS score, and satisfied customers

Since implementing Infobip's contact center solution, Conversations, Flamingo was able to meet new customer demand. Since the pandemic shifted customers' preferred way to communicate, more queries were sent online, leading Flamingo to re-employ brick and mortar employees as **remote agents** – growing its contact center from **8 agents to 28 agents**.



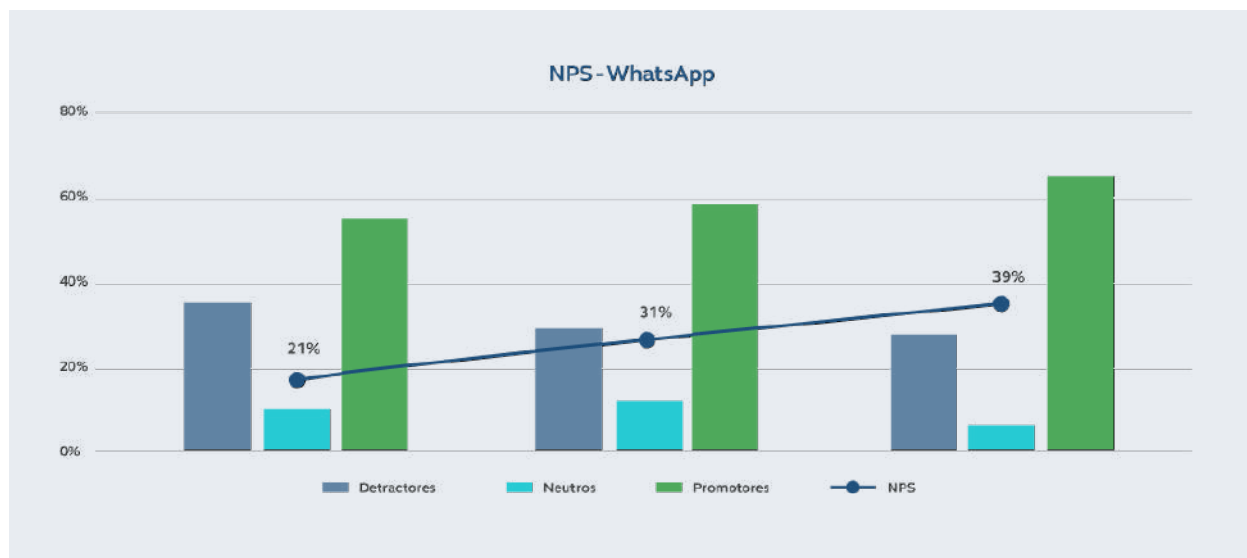
A few weeks after moving its contact center to the cloud, introducing new chat channels, implementing a WhatsApp chatbot, and giving agents a single interface to access all relevant data, Flamingo saw significant results:

- The retailer's **conversion rate** for online sales, which used to be approximately 2%, grew to **13%**
- The company's **NPS score** grew 21% in April and an additional **39% in June**
- **Ratings from their customer surveys** used to be 1 to 3 stars and are now, on average, **4 or 5 stars**

Additionally, sales completed through Conversations resulted in **up to 2%** of total sales **nationwide**.

Overall, Flamingo's contact center experienced:

- Improved customer satisfaction
- Improved agent productivity
- Reduced costs connected to voice calls
- Improved first contact resolution
- Improved response time
- Higher sales



Now, Flamingo customers leave positive reviews pertaining to the company's **fast and convenient customer service** – and Flamingo agents are happy they have a **user-friendly and easy-to-onboard** solution.



Infobip's Conversations solution helped us grow our business during the global pandemic. Our customers are satisfied with the fast and convenient customer service, and our agents are happy they have a user-friendly and easy-to-onboard solution. We are excited to add more channels for customer communication in the future after the great results derived from our WhatsApp chatbot.

**Claudia Constanza Wilches**  
IT and Supply Manager

#### CUSTOMER PROFILE

### FLAMINGO



Flamingo is a Colombian retail company counting several stores nationwide, with a rich portfolio of products including clothing, footwear, cosmetics and personal care products, jewelry, mobile phones, hardware, and furniture. The retailer expanded its business with a web shop and financial services, and currently caters to 5.3 million clients.

**CUSTOMER STORY - BOLT**

# **Driver Conversion up 40% Thanks to New Registration Journey**

We helped ride-hailing company Bolt to optimize its driver registration journey and secure a 40% rise in conversion rate.

The Bolt logo is displayed in white on a dark blue background. It features the word "Bolt" in a bold, sans-serif font, with a small white circle positioned directly below the letter "o".

**Bolt**

## CHALLENGE

### Ride-hailing company Bolt aims to boost conversion through driver registration journey

Ride-hailing company [Bolt](#) is making waves in the transportation industry. The billion-dollar, Estonia-based company gives people a fast, affordable way to move around cities in Europe, Africa, Western Asia, and Latin America.

At the heart of its operations is a large and thriving community of more than 1.5 million registered drivers.

Expanding this community of drivers is key to Bolt's ongoing success as the company continues to grow and scale.

That's why the company was keen to optimize the driver registration process to further **increase the conversion rate** (i.e. the percentage of drivers who complete registration after starting the process).

The existing registration process was a five-stage website form. Analytics showed that drivers who abandoned the process mostly did so when they reached the step where they're asked to upload their identification and driver license documents.

To try and re-engage these drivers, the team was using channels such as email and SMS, but this strategy was not providing high return on investment and involved a lot of manual effort from customer support agents.

Bolt therefore wanted to use automation and an additional communication channel with wide market adoption to drive efficiencies and increase the percentage of drivers who complete registration.

#### Signup as a driver below

If you have multiple vehicles and driver, [signup as a fleet owner here](#).

Email

This will be your username.

Phone

City

By signing up, you accept our [Terms of Service](#) and [Privacy Policy](#).

Bolt relied on web forms to register and onboard drivers



## SOLUTION

# Customer engagement solution brings automation and efficiency to driver registration

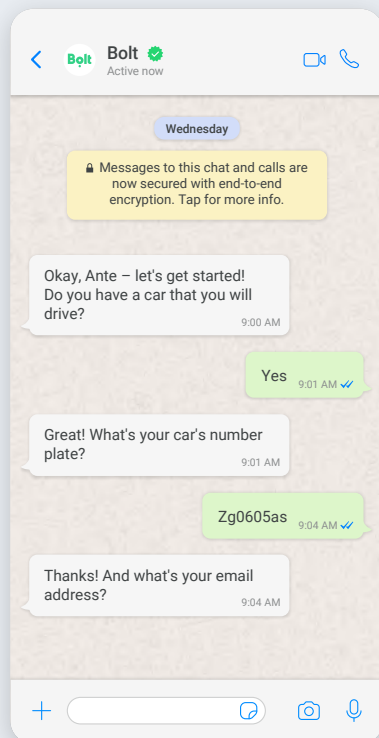
To help Bolt improve the registration experience and hit its conversion targets, we developed an optimized driver registration process over [WhatsApp](#), powered by:

- our chatbot-building platform, [Answers](#);
- our cloud contact center solution, [Conversations](#); and
- our omnichannel customer engagement hub, [Moments](#).

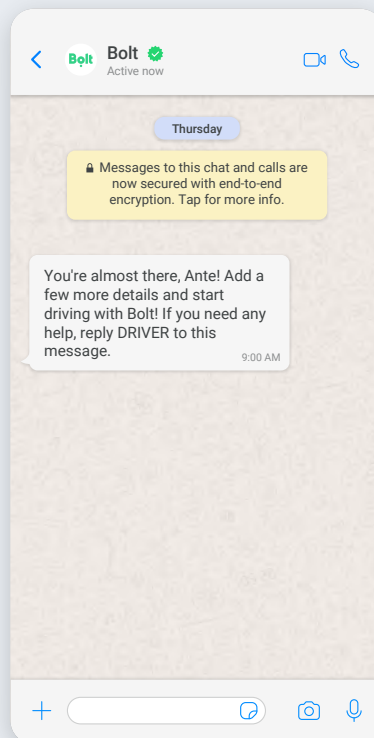
Now drivers can complete the entire registration process using a chat app they know and trust. A chatbot guides drivers through the entire journey, while live agents process drivers' information.

These agents are also on hand to provide additional assistance where needed, taking insights from chatbot conversation histories, thanks to the close integration between Answers and Conversations.

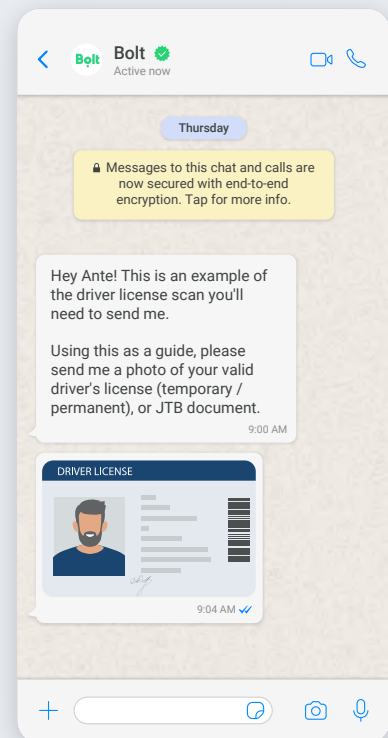
Meanwhile, advanced analytics powered by Moments allow the team to track where drivers abandon the registration process and send automated reminders to bring them back into the journey.



The bot guides drivers through every registration step in a friendly and informative way



If a driver drops out of the registration journey on WhatsApp, automated reminder messages are sent via the chat app at timed intervals to help them pick up where they left off



Document upload steps used to see a lot of drop-off from the website registration form. Now, drivers can share their document and scans quickly and easily using WhatsApp.

Together, our flexible, cloud-based technologies provide a host of business benefits:

- **A better experience for drivers:** drivers can quickly and easily complete their registration without needing to contact Bolt staff. The chatbot makes it easy for drivers to upload and send rich media and complete registration outside contact center opening hours. Agents are on-hand to provide additional assistance where needed.
- **A better experience for agents:** [automating customer service](#) across the registration journey minimizes the manual effort required to convert leads into registered drivers. This improves the agent experience by reducing the number of repetitive tasks and allowing
- **Lower operational costs:** WhatsApp is a more cost-effective way to reconnect with drivers and, with the help of the chatbot, Bolt can process a higher volume of registrations.
- **An even more customer-centric approach:** customer-centricity is at the heart of Bolt's business and our solutions are helping to support this with new communication channels – from [WhatsApp](#), to Facebook [Messenger](#) – and with additional opportunities to automatically and proactively re-engage drivers.

## RESULT

### Optimized registration process boosts conversion rate by 40%

The optimized driver registration process enabled Bolt to achieve its goals and secure a **40% rise in conversion rate**.

Thanks to Infobip's flexible and scalable SaaS suite, Bolt can offer a superior experience to drivers and staff alike:

- Drivers can use a mobile messaging app they already know and trust to register in a **fast, friendly, and efficient way**.
- Agents can handle a **higher volume of inquiries** and enjoy a reduction in repetitive, manual tasks.
- Bolt can support drivers at every step in the registration and **proactively bring lost leads back** into the registration process, right where they left off.

them to process drivers' information and documents using a single workspace.



This data-driven, customer-centric, and scalable approach to driver onboarding and engagement gives Bolt the real-time insights it needs to **continually improve these experiences**.

Thanks to its successful trial in South Africa, the solution was scaled and rolled out to an additional eight countries in Africa and Europe.

Bolt is now looking to further optimize the registration journey and add additional channels to boost its driver acquisition efforts and deliver a localized approach in each region.



Infobip helped us improve the way we register and onboard drivers using WhatsApp. We used Answers, Conversations, and Moments to enhance our driver registration process and achieve additional growth in conversions. Together, these technologies mean we can deliver better experiences to drivers and optimize internal processes. Our strong partnership with Infobip helps support the company's rapid growth.

**Yev Baluyeva**

**Lifecycle Marketing Manager, Bolt**

#### **CUSTOMER PROFILE**

### **Bolt**



Bolt is a transportation platform providing ride-hailing, micromobility, and food delivery services, with the help of its more than 1.5 million registered drivers. Headquartered in Tallinn, Estonia, it operates in more than 200 cities across 40 countries in Europe, Africa, Western Asia, and Latin America. Used by 50 million happy customers, Bolt's ride-hailing services provide a fast and affordable way to move around cities. The company is committed to helping cities improve mobility, minimize car ownership, and reduce urban pollution.



**CUSTOMER STORY - UBER**

# **Providing Uniform Quality of Service and User Safety, Globally**

Learn how ride-sharing giant Uber enhanced user security while also scaling their operation globally

**Uber**

## CHALLENGE

### Providing uniform quality of service, quickly and securely, world-wide

Uber's rapid global expansion doesn't come without challenges. The main one is **providing the same level of service quality and safety to all users around the world.**

User safety is paramount for Uber. The company needed to do something to protect both riders and drivers – an issue that was attracting global attention.

Adding features to protect users and promoting security were some of the company's top priorities. Uber planned to address this by anonymizing over 90% of **users' global calls.** But there were obstacles to achieving this in **UAE, Sri Lanka, and Bangladesh.** With Uber's CEO set to attend a security roadshow, a solution was needed – *fast.*

Because Uber is such a well-known brand, customer expectations are high when they enter a new market. Any issues during the registration process could leave a negative first impression on users. This could lead to low app adoption.

**Achieving app adoption in new markets** relies on fast and reliable **One-Time PIN (OTP)** delivery rates. Both driver and passenger signups depend on this, as does the first impression – a foundation for building lasting relationships.

Once passengers and drivers in new markets sign up for the service, Uber needs to quickly inform drivers about peak demand times. These peak hours are crucial since **spikes in demand for drivers can increase waiting times and cost for passengers.** This is something that Uber wanted to avoid.

## SOLUTION

### 1. Number Masking

**Number masking for call anonymization** solved safety challenges. Anonymization hides user numbers, making them more comfortable with calling. This [helps drivers and passengers communicate in real time](#), instead of having to go through in-app chat or SMS. This makes Uber more convenient and safer for everyone in traffic.

**Infobip's global presence** made it easy for Uber to add anonymization in **new and high-priority markets.** Uber's engineering team appreciated how fast and easy it was to deploy these solutions. This made integration seamless, helping to meet ambitious deadlines.

### 2. Global connectivity for OTP delivery

Infobip's SMS connectivity with fast and reliable OTP delivery helped Uber achieve quick entry to new markets.

This is a crucial first step when entering any market, aiding quick and secure app adoption for both drivers and passengers.

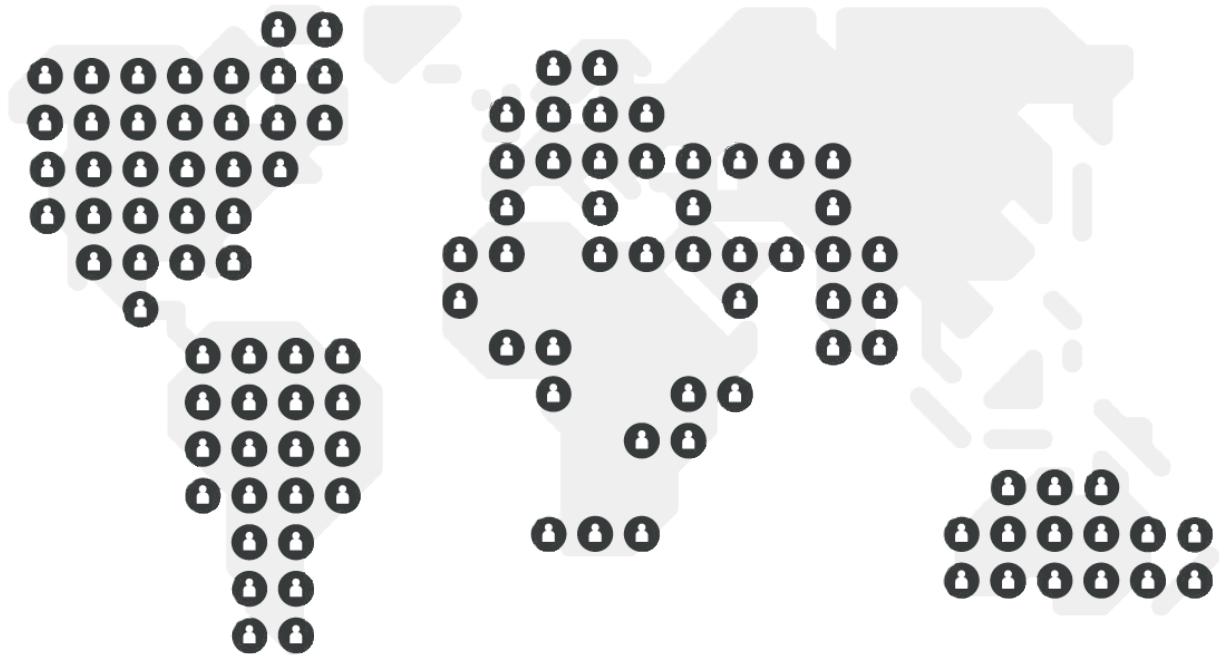
### 3. User engagement over SMS

Uber also uses SMS to quickly communicate peak times to drivers. This ensures that passengers can get an Uber ride anywhere at any time – without investing great effort.

## RESULT

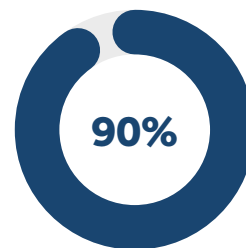
### Increased competitiveness on key markets while improving user safety

Infobip's solutions helped Uber remain competitive in key markets in APAC, EMEA and LATAM. Thanks in part to this support, Uber is the world's leading ridesharing app, servicing more than **110 million users** and growing.



Number masking solution address the growing safety concerns of riders and drivers. As a result, Uber was able to reach their 90% global call anonymization target.

Thanks to this, Uber users can be confident that their personal information is protected whenever they communicate with other passengers and drivers. This ensures that everyone can reach their destinations safe and secure.



of global call anonymization target met



Infobip is a great partner because of their ability to keep up with our global growth and provide the type of service we need to meet our users' demands. The main advantages of working with Infobip are their flexibility, the client success management and support teams. Having that kind of dedication, that seamless 24/7 communication wide open and knowing there is always someone to support Uber sets Infobip apart from other providers.

**Yoon Jung**  
Procurement Manager

#### CUSTOMER PROFILE

### UBER



Uber is the world's leading ridesharing app, providing on-demand services that range from ridesharing to food delivery – and just about everything in between. Uber services an estimated 110 million users in more than 785 metropolitan areas worldwide. And these numbers continue to grow. This growth comes with challenges related to scaling to new markets while maintaining the same level of service quality.

**CUSTOMER STORY - ENRICH**

# Increased Sales and Customer Loyalty with Conversations

Find out how this leading chain of hair and beauty salons in India automated its scheduling process with a WhatsApp chatbot through Conversations to understand consumer behavior, increase sales, customer loyalty, and meet customers where they are.

enrich  
love begins with us



## CHALLENGE

### New customer demand led to a need for new communication channels

Before the pandemic, [Enrich](#) appointments used to be scheduled in-store, over the phone, through email, or on social media.

However, when Enrich decided to revamp its home salon services, the number of calls to its central line increased, and the salon's agents began to feel overwhelmed. For this reason, the salon wanted to find the best way to talk to customers so they could provide a better experience to home salon clients and appointment booking agents.

To do this, the salon surveyed its clients to understand their preferred channel for

scheduling appointments. As a result, **83%** showed a tendency towards **chat support** when booking an appointment instead of calling.

In addition, after Enrich's home services were revamped, the global pandemic and lockdown took place which influenced the salon's search for new ways to help clients from a distance.

To meet this new customer demand, Enrich first needed a solution that would help **automate its appointment scheduling** process and later, enable **effective ways to provide customer support** in unexpected situations.

## SOLUTION

### Using WhatsApp through Infobip's cloud contact center solution to stay connected with customers

Enrich decided to introduce [WhatsApp](#) as a new customer communication channel using Infobip's cloud contact center solution, [Conversations](#) – considering the popularity of the channel within the region.

WhatsApp is made for our market – everybody loves to chat in India.

**Sachin Kamat**  
Director, Enrich

#### Automating appointment scheduling before the pandemic

To create an engaging, simple, and fast experience for its customers and agents, Enrich created **87 queues** (one for each location) to [route customers to the right agent](#) based on their chosen city and salon. This means that all Enrich agents use the same solution and interface, however, each agent across the region has a **personalized view** of the queries that are directed to them.

The salon also decided to [build a self-service chatbot](#) on WhatsApp to automate its [appointment scheduling](#) process for its home salon services. In addition, Enrich set up a [Click to WhatsApp](#) campaign to raise awareness for their new communication channel to encourage more customers to contact them through the chat app.

## WhatsApp as a support channel during the pandemic

Shortly after using WhatsApp to handle home salon appointments, the global pandemic took place, and Enrich found new ways to use the channel to stay connected with customers at a distance. In addition, using the channel through Conversations enabled Enrich agents to **work from home** while continuing to provide support during the lockdown.

Since WhatsApp enables businesses to share **rich media**, such as images and videos, the salon used the opportunity to [share do-it-yourself beauty tips](#) with its clients. The rich media feature also enabled clients to **make purchases** through the chat app by sending a picture of the product they're interested in – as well as [send delivery information](#).

Once the lockdown was lifted, the salon was able to use WhatsApp through Conversations to share store opening information, working hours updates, and to send surveys to track customer satisfaction.



## RESULTS

### Personalized customer experiences and ongoing support led to increased sales and loyalty

Since automating its appointment scheduling process, Enrich can now **offload work** from its central team. In addition, using WhatsApp through Conversations before, during, and after the pandemic helped the salon deliver a **personalized** customer experience that **increased sales and customer loyalty**.

We have zero window shoppers. We are very lucky to know all our customers personally by name, know what their last treatment was, and what their preferences are – and Conversations helps us show them that we care!

**Dipika Mundhara**  
Assistant Manager – Digital Marketing, Enrich

The salon also experienced a **13.8x return on advertising spend (ROAS)** from its Click to WhatsApp campaign which was set up before the pandemic.

**13.8x**

Enrich agents are equally as satisfied with Conversations since it gives them a complete view of chat history and customer context – helping them avoid repetitive questions, such as “What was your last treatment?” or “Which products do you normally use?” – so they can resolve queries faster and book more appointments.

Using Infobip’s solution played a role in sustaining Enrich’s position as a digital pioneer in India.



Infobip’s cloud contact center solution, Conversations, helped us automate our appointment scheduling process with a chatbot on our customers’ preferred channel – WhatsApp. Now, our customers receive fast, simple support and are routed to an agent at their chosen salon location. As a result, our agents deliver personalized customer experiences that increase sales and customer loyalty.

**Dipika Mundhara**  
Assistant Manager – Digital Marketing

#### CUSTOMER PROFILE

### ENRICH



Enrich runs the largest chain of CoCo (Company Owned & Operated) hair & beauty salons in India. With almost 2,000 employees and 83 salons across six cities, they serve 130,000 unique customers every month. They’re the largest chain of their kind in Mumbai, Pune, Ahmedabad, Bengaluru, Vadodara, and Surat, and have ambitious growth plans.

Apart from being awarded the Best Regional Salon Chain of the Year for three consecutive years, they have also been awarded for The Best Salon in Digital Marketing, Regional Retailer of the Year, and the Award for IT Impact. Enrich is a digital pioneer in its domain in India.

**CUSTOMER STORY - YOUSIGN**

# **Increasing SMS Delivery Rates to Authenticate Signers**

## CHALLENGE

### Increase SMS delivery rates

A critical step in [Yousign](#)'s process is sending an [SMS](#) message with a [one-time PIN \(OTP\)](#) to the customer to validate their identity prior to signing a document.

**Highly reliable** SMS delivery for the OTPs was essential for Yousign to ensure the **correct**

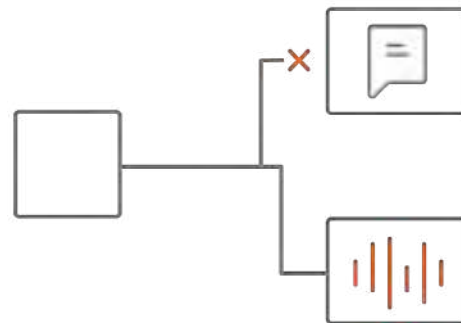
**signer** was reading and approving the correct document. In order to guarantee **seamless SMS delivery 24/7**, the company previously had four SMS providers so they could **failover to another provider** in the event of undelivered messages.

## SOLUTION

### Integrating SMS and Text-to-Speech services with built-in reliability

Infobip's [omnichannel capabilities](#) enabled Yousign to deliver [OTPs faster and more reliably](#) to its users via SMS. With an **integrated intelligent routing engine**, the SMS solution explores various messaging routes to locate the **quickest delivery route** for every message to every signer.

The solution also features [Text-to-Speech \(TTS\)](#) failover, for non-mobile-first clients, to conveniently **deliver OTPs through voice via a landline**.



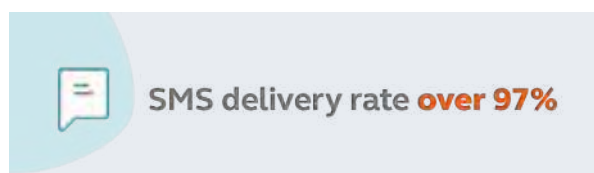
Showcasing [text-to-speech](#) as a failover if SMS cannot be delivered

The Infobip sales team also provided valuable advice to Yousign regarding **global SMS delivery strategies**, as this is something they needed to have in place for future expansion to other countries.

## RESULT

### Increasing One-Time PIN (OTP) delivery rates to over 97% via SMS and Text-to-Speech (TTS) failover

Yousign found Infobip's omnichannel solution to be extremely reliable, with an **SMS delivery rate over 97%**.



Infobip is now Yousign's **main SMS provider** used to deliver this critical and sensitive information to signers.

Over the past three months, Infobip has been responsible for the delivery of **more than 60%** of the company's SMS traffic. The omnichannel solution was extremely simple to use as all the platform's features were accessible through a [single API](#). Message status reports offered **delivery insights** that helped Yousign **improve** its services. In the case of undelivered SMS messages to landlines, the solution **automatically** switched to TTS, ensuring seamless delivery for customers.

Yousign plans to extend the TTS solution from **landlines to mobile phones** in the future to offer clients another way to verify their identity. Yousign now plans to deploy other Infobip services to enhance their services.



We are very satisfied with Infobip's delivery rates that are over 97%, and that is why they are our main provider of SMS solution for one-time pin delivery. OTP delivery is a crucial part of our business and because of high delivery rates and technical support we value our cooperation with the company very much.

**Romain Pichard**  
Product Owner

#### CUSTOMER PROFILE

## Yousign



Yousign provides B2B businesses with a digital signature solution. The company enables users to electronically sign documents uploaded to an online app, eliminating the need to print, and providing a streamlined process. A critical step of the process is sending an SMS message with a one-time Password – which is a PIN – to the customer to validate their identity prior to signing a document. Working all sectors of activities such as the banking, insurance and real estate industries, Yousign has helped small companies to make the contract signing process painless, and big companies to simplify complex workflows requiring multiple layers of approvals.

**CUSTOMER STORY - SILVER MONITOR**

# **Infobip IoT Connectivity Orchestration**



## CHALLENGE

### Connecting devices to central servers

Silver Monitor is a health tracking device for the elderly that monitors their general health, and alerts medical professionals and family members of any irregularities.

Since the elderly move around just like everyone else, Silver Monitor needed a way to collect live data from devices and feed them to their central servers.

There are several ways to do this, of course – but each comes with its own set of challenges. For

example, WiFi works only in certain places in the home, but not outside. Bluetooth also could work, but is limited to shorter distances.

What Silver Monitor needed was a wireless-based IoT solution, since SIM cards are installed in the devices and provide full data coverage, along with multiple network profiles.

In addition, the company also needed a way to manage data traffic and IoT SIM subscriptions to optimize their business.

## SOLUTION

### Infobip IoT for full SIM control

Infobip's solution handled three main challenges for Silver Monitor.

First was the data connectivity over SIM cards. These were placed in the smart watch device and used to connect to the central server. The server was then able to interpret the data over the corresponding application or web interface, keeping loved ones and staff alert.

Next, Silver Monitor had full connectivity management, including support of SIM lifecycle state transitions. This is important, since the data being shared is time-critical. Medical staff needs to be able to promptly react in case Silver Monitor users encounter any health-related issues.

Having full overview of the network connectivity status helps Silver Monitor spot the difference between hardware and software issues. With Infobip's solution, they can easily know if errors are device or SIM related, or down to the network. Knowing this helps Silver Monitor deploy the correct response – software issues can be handled remotely, while hardware issues require local assistance.

Full centralized connectivity management is crucial, since it allows for easy activation and deactivation of device IoT SIM cards. This capability is handy for subscription-based services, since it allows the business to quickly deactivate SIMs and avoid costs associated with unpaid monthly subscriptions.

In addition, there is no forced termination due to inactivity by Infobip's admin, or additional charges for middle lifecycle states.

Lastly, Infobip provided the type of support and personalized client approach that addresses the challenges startups face and works together with them to create an IoT solution to fit their case. The pilot project was also made easier to test, thanks to free IoT SIM cards from Infobip.

Working with a company of Infobip's reputation also helped Silver Monitor to better position themselves on the typically delicate healthcare market.



## RESULT

### More stability, improved device control, better business reputation

Working with Infobip's IoT solution helped Silver Monitor to provide a more stable health tracking solution – valued by their users, as well as their loved ones.

This stability was underlined by the improved device control that Infobip's IoT provides in terms of SIM management.

In a business sense, Silver Monitor benefited by working with Infobip, since this meant their service would be backed by a stable and reliable partner.



Being a startup in the healthcare sector means the bar is set higher for you than most other startups. In order to leave your mark, you need to work with the best service providers, who offer the best solution. We found such a partner in Infobip, whose IoT solution gave us full SIM management and unparalleled reliability. Our users recognized this and continue to value the service quality we can provide them, thanks to the service quality that is provided to us.

**Tihana Petricevic**

CEO

**CUSTOMER STORY - HRVATSKI TELEKOM**

# **Introducing New Communication Services for Enterprise Clients**



# 20%

increase in revenue  
year-on-year

# 10%

increase in customer  
interactions year-on-year

## CHALLENGE

### Expanding service portfolios for key banking clients

[Hrvatski Telekom](#) was looking for a way to **upgrade its offer for key banking clients** and **introduce new services** to further increase the value for its larger corporate clients. The company sought to avoid large capital expenditures associated with launching and marketing new products and was keen to

implement a viable solution within a relatively short period of time. A2P SMS messaging seemed like a good way for portfolio expansion, but it required an extensive set of tools, programs, and infrastructure to develop a viable business model around the growing A2P SMS potential.

## SOLUTION

### A growing mGate and CPaaS partnership

Infobip and Hrvatski Telekom engaged in a new business model at the time dubbed Enterprise Partnership, where Infobip provided a **communications platform and tools** that Hrvatski Telekom marketed under their own brand to major enterprises in Croatia. The flexible business model allowed Hrvatski Telekom to keep the contractual relationship with clients, with a joint sales effort between Infobip and Hrvatski Telekom. Support is handled by Hrvatski Telekom for first-level support and Infobip is in charge of more complex issues and escalations.

Initially centered around the **mGate** automated programmable SMS messaging gateway and launched in 2012, the partnership grew as Infobip added new tools and channels to its customer communication solutions portfolio. mGate has proven itself as an excellent tool for SMS customer engagement and has been widely adopted by Croatian banks.

However, as **new engagement channels** emerged, and as they began to be integrated

into Infobip's communications platform, the scope of the partnership with Hrvatski Telekom has also expanded. Engagement solutions via [Viber](#) and [email](#) have been the first new channels to be added and deployed with enterprise clients in 2018.

Key industry verticals and the main clients of the partnership are companies in the [finance and banking](#), logistics and transport, [retail](#), and tourism sectors, reflecting their **need for direct and engaging communication** with consumers.

Starting with A2P SMS and progressing to more elaborate communications channels was a logical path for Hrvatski Telekom, whose initial goal was to introduce SMS customer communication to large organizations such as banks or retailers. CPaaS solutions with their user-friendly features and rich media capabilities are the **go-to method** for massive and targeted mobile engagement with customers and are also flexible enough to be easily used by SMEs in addition to large enterprises.

## RESULT

### 20% Increase in revenue and 10% increase in number of customer interactions year-on-year

The partnership between Infobip and Hrvatski Telekom has been a roaring success. The unique business model and market-leading messaging solution allowed the partners to become a trusted provider for the country's largest enterprises, and in a way anticipated the current digital transformation trend.

Over the years, the partnership has seen a steady increase in revenue of an average **20% year-on-year**, with an average increase in number of customer interactions of **10% year-on-year** in the same period, illustrating the reach and the adoption of this type of customer communications. In addition, the majority of Croatian banks are clients, including all the largest ones.

The partnership allowed Hrvatski Telekom to **expand and enrich its enterprise portfolio**

and open new product development streams in the company's business strategies. What was once a partnership based on A2P SMS has since evolved into a full-fledged CPaaS business solutions partnership, with multiple channels and technologies for a rounded conversational commerce and customer engagement solution.

[WhatsApp](#), Viber, [chatbots](#), email, as well as the trusted and reliable [SMS](#) are all part of this partnership that **helps enterprises maintain business continuity** – one of the key themes of 2020. In addition to these, Hrvatski Telekom and Infobip are also collaborating on a range of enterprise-oriented and user-friendly services and technologies, such as [Mobile Identity](#) and [RCS](#), as well as SaaS-based solutions.



Our partnership with Infobip has allowed Hrvatski Telekom to offer its enterprise clients a full solution – telco services and messaging solutions – empowering them to fully manage their customer communication. Revenue increase of 20% and a 10% growth in customer interactions illustrate the efficiency of the partnership. Infobip have proved themselves as an innovative and proactive partner, always one step ahead of everyone else and we're looking forward to powering digital transformation for Croatian enterprises in the future.

**Ivana Beli Oštarčević**  
Director of ICT Portfolio Sector

## COMPANY PROFILE

# Hrvatski Telekom



Hrvatski Telekom is the leading telecommunications company in Croatia providing a full range of telecommunications services – fixed and mobile telephony services, data transmission, TV services, internet and international communications. As the biggest private investor in digitalization, Hrvatski Telekom is the leader in the digitalization of Croatia and was the first to launch a commercial 5G network in Croatia in 2020, which opened a new chapter in the development of the digital society and economy, preparing Croatia for the digital transformation based on the Industry 4.0. Independent international awards such as Ookla and umlaut (former P3) “Best in Test” awards in 2020. confirmed Hrvatski Telekom’s leading network status in Croatia, showing that Hrvatski Telekom’s mobile network is one of ten fastest in the world. In addition, Hrvatski Telekom also provides a wide range of business solutions and services to companies of all sizes, from ICT and Cloud services to POS and customer engagement solutions, as well as Smart City solutions to local Croatian governments.

**CUSTOMER STORY - INDOSAT OOREDOO**

# **Monetizing A2P SMS Traffic with Infobip sGate**



# 3X

International  
traffic revenue

# 10%

Increase in domestic  
A2P traffic

## CHALLENGE

### A2P SMS revenue stagnation

[Indosat Ooredoo](#) was looking for a way to supplement the general decline in roaming revenue, and A2P SMS was identified as a viable service to achieve that. For several years, Indosat Ooredoo saw an exponential revenue growth from A2P SMS services, making it an A2P SMS knowledge hub within the Ooredoo group, sharing experiences with other opcos about how to reverse negative revenue trends.

However, Indosat Ooredoo ultimately experienced **A2P SMS revenue stagnation**. In a way, Indosat Ooredoo's A2P SMS was a victim of its own success, as different teams and verticals within the MNO started to show their interest in A2P SMS, leading to different pricing in different departments. This unbalanced A2P pricing between wholesale and enterprise customers was a part of the wider picture where Indosat Ooredoo realized that A2P international traffic is also affecting domestic traffic.

In cases where wholesale pricing was increased, traffic would just switch to another vertical within Indosat Ooredoo itself, e.g. enterprise or consumer, and Indosat Ooredoo became acutely aware of the need for a tool that would help them coordinate market approach and pricing details.

The decision was made to partner with a single A2P SMS provider that was to **manage all A2P SMS traffic and ensure harmonized pricing** across different Indosat Ooredoo departments. The partner needed to eliminate grey routes and provide consistent A2P SMS revenue growth, positively impacting revenue assurance for Indosat Ooredoo.

An international tender was held and Infobip was selected.

## SOLUTION

### sGate SMS firewall and monetization consultancy

The A2P SMS partner needed to commit to realistic A2P SMS revenue projections and immediately reverse revenue stagnation, but also be technically capable to manage **SS7**, **SMPP** and **SIM box traffic detection**, and also flexible enough to adapt to complex telecommunications infrastructure.

One of the key requirements was also advanced detection and filtering solutions from an experienced global player that would be able to provide **expert consultancy and be a trusted partner** in building the A2P SMS business for [Indosat Ooredoo](#).

Infobip ticked all the boxes with the sGate SMS firewall and monetization consultancy. The **Machine Learning features of sGate** provide efficient and precise traffic filtering with the number of false positives declining with each iteration of the system continuously upgraded. sGate also possesses a dedicated SIM box detection module which has proven its efficiency with Indosat Ooredoo as well as other sGate partners worldwide.

Combining the powerful technical features of sGate with global expertise in A2P SMS

messaging as a provider for the world's largest enterprises allowed Infobip to reverse the negative trends. Infobip's flexibility and agile approach to business enabled the system to be live and operational in **less than two months** from the start of the negotiations. Infobip's expert engineers were able to quickly and accurately implement the filtering system on top of Indosat Ooredoo's complex IT infrastructure.

Indosat Ooredoo's complex A2P SMS operations prior to Infobip's involvement, spread across different departments, meant that there were effectively multiple uncoordinated messaging platforms. Getting proper visibility and insight into all incoming A2P SMS traffic was a big task, along with domestic traffic segmentation, and this is where Infobip's global expertise coupled with local presence and knowledge of the Indonesian messaging ecosystem was crucial. Engaging with enterprises was a part of this process and it enabled Indosat Ooredoo to set and enforce sender registration rules for clean, legitimate and properly charged traffic.

## RESULT

### International traffic revenue increased by more than three times

All the key requirements of [Indosat Ooredoo](#) were met, especially in terms of revenue. International traffic **revenue was increased more than three times**, protecting the price per SMS. Meanwhile, domestic A2P SMS traffic has seen an **increase of up to 10%**. This means that Infobip's filtering setup was able to help with revenue assurance, and Indosat Ooredoo has been able to protect its SMS prices and match market pricing.

From an internal standpoint, Indosat Ooredoo was able to harmonize activities between its

wholesale, enterprise and customer verticals. Another important aspect was the fact that Indosat Ooredoo was able to identify and filter out legitimate A2P SMS partners and their legitimate traffic, from those using grey routes and routing unsolicited traffic.

Grey route and SIM box traffic were significant pain points for Indosat Ooredoo, and Infobip has been able to efficiently and in a very short period of time eliminate the threats those posed to revenue derived from A2P SMS traffic.





Infobip has proven themselves as A2P SMS and SMS firewall partners. They have performed above the requirements with a threefold increase in international A2P SMS traffic and up to 10% increase in domestic traffic.

Infobip have demonstrated they are a global leader and they've been a valuable source of learning for Indosat Ooredoo in terms of international A2P SMS business. We are not only confident in our partnership with Infobip, but our own expertise has grown, and this is what we feel a great partner that supports you properly should do.

**Askal Fansuri**

**SVP Head of Wholesale Business & Carrier, Indosat Ooredoo**

**CUSTOMER PROFILE**

**Indosat Ooredoo**



Indosat Ooredoo is a mobile network operator and provider of residential and corporate solutions, including landline and broadband services. A part of the Qatar-based Ooredoo Group, Indosat Ooredoo is Indonesia's second-largest mobile operator with 60.4 million subscribers

**CUSTOMER STORY - HOT MOBILE**

# **Creating a New Revenue Stream with Infobip sGate**



## CHALLENGE

### Monetizing A2P SMS

Israel's SMS market is quite specific in that mobile operators have traditionally been reluctant to introduce monetization services due to a lack of a regulatory framework in SMS interworking. A2P SMS prices have been extremely low, which has contributed to the widespread usage of A2P SMS services in the country, with grey routes presenting a significant problem.

Despite such a particular situation, mobile operators in Israel have been reluctant to tackle

this issue: until recently, no mobile operator in Israel had an SMS firewall deployed, much less monetization solutions.

The market itself has great potential, with some 20 messages monthly per subscriber overall, and the ratio of international traffic to subscriber numbers at 1:1, which indicates a well-developed market.

## SOLUTION

### Infobip sGate SMS firewall and monetization consultancy

Infobip's sGate solution combines Machine Learning-powered SMS traffic monitoring and blocking with expert monetization consultancy to turn previously uncharged messages into a revenue generator for mobile operator partners.

The sGate filtering solution processes SMS traffic and provides insight into incoming SMS messages and their origin, and based on a set of parameters, the ML-driven system blocks uncharged, fraudulent or spam messages incoming over zero- or low-rated routes. At the same time, the monetization consultancy team works with message senders and global brands to transfer their traffic to legitimate, charged

routes, generating revenue from previously unbilled messaging traffic.

**Hot Mobile were looking for a one-stop-shop solution to their SMS monetization challenges, and that's what Infobip has been able to provide.** The flexible architecture also allowed **Infobip to meet the stringent security requirements** of Hot Mobile and the country's regulations.

With the deployment of Infobip sGate, [Hot Mobile](#) became the first mobile operator in Israel to have an active SMS firewall, effectively leading the way for other operators in the country to follow suit.

## RESULT

### Fully monetized international SMS traffic and increased A2P SMS revenue

The main benefit of having deployed Infobip's sGate and monetization solutions is that **Hot Mobile is now fully monetizing international SMS traffic**, while before the deployment they had virtually zero revenue from A2P SMS. In

addition to **turning international SMS traffic into a significant revenue generator**, sGate has also improved service for Hot Mobile subscribers, having reduced spam and fraudulent messaging delivered to mobile handsets.



Infobip has enabled us to create a new revenue stream from scratch with A2P SMS traffic monetization. Not only are we very happy with our relationship with Infobip in terms of commercial results, but also with the support Infobip teams provide to us in day-to-day operations, always at our disposal and very prompt to respond and engage with us. Infobip impressed with their efforts and flexibility and we can gladly recommend them as an SMS firewall and monetization provider.

**Tal Yanai**

**Head of Roaming & International Services, Hot Mobile**

#### **CUSTOMER PROFILE**

### **Hot Mobile**



Hot Mobile is a part of HOT group, which provides cable TV, broadband, landline and mobile services in Israel and is owned by Altice Group. Hot Mobile has around 1.5 million subscribers and currently ranks fourth in the Israeli mobile market.

Hot Mobile started as a Motorola unit offering iDEN push-to-talk wireless technology, which was used by military and large enterprise customers. Over the course of the years, Hot has received 3G and 4G mobile licenses, as well as 5G very recently. Hot Mobile bills itself as the country's fastest-growing MNO.



**CUSTOMER STORY - JAZZ**

# Improved Customer Service with WhatsApp Business API



## CHALLENGE

### Providing a quick self-service option for their 59 million subscribers

Being a market leader with a main goal to **digitalize customer care**, Jazz was looking for a way to provide a new **self-service channel** to their customers which would enhance the overall customer experience.

Until recently, Jazz customers had to **visit service centers** or **call customer support** to receive tax certificates or duplicate bills. These processes

often took up to **24 hours** to complete. As a result, the lack of self-service led to high volumes of calls being made to Jazz's call center and many visits to their service centers.

The mobile network operator wanted to provide self-service options to customers over their favorite chat app – WhatsApp.

## SOLUTION

### Using the WhatsApp Business API from Infobip to send alerts and complete processes over their customers' favorite chat app

Jazz chose Infobip as its [WhatsApp Business Solution Provider](#) to integrate the WhatsApp Business API.

During the first phase, Jazz used Infobip's platform to offer WhatsApp as a self-service channel option to postpaid customers. Once the first few months were proven successful, the service was extended to their entire subscriber base, including prepaid customers.

To start using the new channel, Jazz customers had to **send a message** saying "Hi"

to **03003008000** over WhatsApp. Then, an automated message would respond with **menu options** for the customer to choose how they would like to proceed.

With WhatsApp Business, all Jazz customers can now:

- check their **balance and billing details**
- check their **package details**
- get their **tax certificates**
- **top up** their account or **pay their bills**

## RESULT

### Faster customer service and 32% lower costs

So far, over **250,000 customers** have taken advantage of the Jazz WhatsApp self-service channel – using it for different purposes such as:

- accessing billing information
- generating invoices, and
- receiving their tax certificates

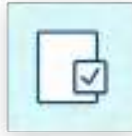
Now, Jazz customers no longer have to visit service centers or call customer support to complete basic processes.

Through WhatsApp Business and Infobip, Jazz has experienced **71,000 saved calls** in three months, more than **100,000 tax certificates** issued, and more than **52,000 duplicate invoices** sent to customers.



**71K**

saved calls in  
three months



**100K**

tax certificates  
issued



**52K**

duplicate invoices  
sent to customers

By offering the tax download function through WhatsApp, the mobile network operator was able to reduce **tax certificate call costs by 32%** while recording a Net Promoter Score of **80/100**. Additionally, the ease of use recorded by customers was **9.2/10**.



Using Infobip as our WhatsApp Business Solution Provider to help us integrate the WhatsApp Business API made the process easy. Introducing self-service options over the chat app helped us reduce our tax certificate call costs by 32% and gave us a Net Promoter Score of 80/100. Our customers are very satisfied with the simplified processes. We are currently exploring the option of integrating a chatbot in the future.

**Saad Iqbal**  
Head of Automation

#### CUSTOMER PROFILE

## JAZZ



Jazz is Pakistan's largest mobile network operator and a part of VEON Ltd, a multinational telecommunications services company headquartered in Amsterdam, Netherlands. Jazz provides a range of services for prepaid and postpaid customers as well as to individuals and corporate clients. Serving over 59 million subscribers nationwide, Jazz has maintained market leadership through cutting-edge, integrated communications solutions, the strongest brands and the largest portfolio of digital value-added services.

**CUSTOMER STORY - KAKAO**

# **Increasing New User Conversion Rate to More than 90% with Reliable One-Time PIN Delivery**

kakao



## CHALLENGE

### Unreliable one-time PIN delivery

As part of [Kakao](#)'s registration process, new users are required to verify their identity using two-factor authentication (2FA). Initially, Kakao used a domestic SMS provider to deliver [one-time PINs \(OTPs\)](#). Their new customers were experiencing delayed PIN deliveries, or even completely unsuccessful ones.

The OTP delivery issues negatively impacted Kakao's new customers due to many cases of poor connection and frequent technical issue. The company then decided to find a reliable global SMS provider – one that could also provide real-time delivery reporting to ensure continuous quality of service.

## SOLUTION

### Integrating Infobip's Two-Factor SMS Authentication to achieve a high delivery rate

Offering guaranteed **global coverage** and **high-quality messages**, Infobip was brought onboard by Kakao to improve their OTP delivery rates.

In addition to easily integrating the API with Kakao's existing platform, the company was now able to benefit from Infobip's in-house developed and maintained **intelligent routing**. Intelligent routing provided them with the

ability to quickly react to low delivery rates and adapt by searching for alternative, higher quality routes to achieve high delivery rates.

An integral part of Infobip's solution is the 24/7 support system and [local presence](#) in Korea that ensures Kakao receives dedicated service for troubleshooting purposes and technical training.

## RESULT

### An increased new user conversion rate of more than 90%

Kakao experienced an improved quality of service almost instantly after implementation. The delivery time of its OTPs decreased from **four hours to just 10 minutes** during the onboarding process.

This has resulted in a **high conversion rate of more than 90%** and far greater recorded levels of customer satisfaction.

Infobip's [2FA SMS solution](#) has enabled Kakao to **overcome its main pain points of message quality and support**, by successfully delivering high-quality messages and providing a dedicated support network. Following the successful implementation of SMS OTP delivery, Kakao decided to use SMS to deliver other various transactional messages and important notifications to their user base.



**OTPs delivered in  
less than 10 minutes**



**New user conversion  
rate higher than 90%**



We're very pleased with our new user conversion rate, which would not have been possible without Infobip's help. We wish to continue the win-win relationship we have with Infobip for more than five years now, creating better communications services together, through advanced technology.

**Sally Han**  
Developer

#### CUSTOMER PROFILE

### Kakao

Kakao corp is the company behind KakaoTalk, a free mobile instant messaging app based in South Korea. The platform has more than 43 million active users in the region, which accounts for 97% of all those with access to a smartphone. Worldwide, Kakao provides instant messaging services to more than 50 million people across 230 countries. The company's overall goal is to provide global communications services that improve daily connections quickly and simply via its mobile lifestyle platform.

**CUSTOMER STORY - BUKALAPAK**

# **Increasing Client Account Security with 2FA**



## CHALLENGE

### Security breaches and low conversion rates

Security is a concern for any ecommerce business – and [Bukalapak](#) is no exception. To provide the highest level of security for their users, Bukalapak needed to send [one-time PINs \(OTP\)](#) for transactions, logins, and registrations, as well as for any account detail changes such as email or phone numbers. This would help users register to the service, as well as **prevent account takeovers** and other security breaches.

Having low OTP delivery rates caused bottlenecks in the customer journey. Low delivery rates prevented users from registering to the platform and completing transactions – which had a negative impact on revenue and profits.

Bukalapak set a target success threshold for logins, checkouts, and transactions. To achieve this target, **OTP delivery needed to be fast, reliable, and cost-effective.**

## SOLUTION

### Improve security with Infobip 2FA SMS

Bukalapak integrated [2FA SMS](#) into their in-house developed system using [Infobip's API](#), which they used to send OTPs for new user registrations, as well as for transactions. This also gave them the ability to send high-priority marketing messages for brand promotions and big events using [SMS](#).

The most important features for Bukalapak were **platform reliability and the message delivery success rate**. Infobip's platform provides monitoring features that make it possible for clients to **track performance in real time**. Bukalapak used these features to monitor delivery success rates closely and quickly identify any issues.

## RESULT

### 4-5% increase in delivery rates, improved user security, higher revenue

As a result of using Infobip 2FA SMS, Bukalapak saw **delivery rates rise** between 4-5%, which put them over the targeted delivery rate success threshold. This has had a positive impact for Bukalapak, specifically with:

- Improved conversion rates
- A sharp decline in account takeovers
- Fast resolution thanks to platform monitoring features

Bukalapak increased delivery rates above their success threshold using Infobip SMS

These three things combined positively impacted Bukalapak's revenue and profit, since OTP issues were practically eliminated – which was a critical step in their business process.

Bukalapak was very satisfied with the professional relationship developed with Infobip, as well. Fast response times from the account management team helped quickly resolve any issues Bukalapak encountered



Infobip provided us a solution that proved fast, reliable, and easy to implement. The monitoring features allow us to keep track of delivery rates in real time, which helps us keep our customers protected. Working with the Infobip team is a pleasure – their account management team is always there for us, and they efficiently solve any issues that arise. Improving customer security has helped us improve our revenue and profitability thanks to a cost-effective solution that was fast and easy to implement.

**Stefio Kurniadi**  
COO Office

#### CUSTOMER PROFILE

## Bukalapak



Bukalapak is one of the largest online marketplaces and ecommerce companies in Indonesia. The company has expanded into many areas beyond its origins, but still continues to prioritize empowering traditional mom-and-pop stores, or warungs, in the age of ecommerce.

**CUSTOMER STORY - PRIMER GROUP**

# **Boosting Sales 225% Using Viber**

Primer Group wanted to grow their ecommerce, fast. Find out how they leveraged Viber to achieve 225% sales growth.



## CHALLENGE

### Moving to ecommerce

With ecommerce surging under Lazada and Shopee, [Primer](#) saw the value of investing in online shopping. However, they immediately faced the challenge of moving offline shoppers towards their online stores.

The challenge was **how to communicate to customers** that they could shop online. This introduced a subsequent challenge – how to continuously engage with these customers once online?

Operating 400 stores and offering 150 monobrand brands overwhelmed Primer with a wealth

of data. The challenge here was how to maximize and check the value of their massive database.

Making smart use of the data was also challenging, since Primer lacked analytical tools to provide metrics aside from campaign revenue.

When pandemic measures closed their brick-and-mortar Bratpack stores, Primer needed a way to keep this brand afloat. They needed to move their CRM online in a push to turn loyal customers into ecommerce shoppers.

## SOLUTION

### Viber Business Messaging

Primer noticed their target market segment was using chat apps. They decided [Viber Business Messaging](#) from Infobip would help them engage this segment and drive them towards ecommerce.

Additionally, using chat apps helped build a more humanized image of the brand by **creating dynamic engagement with customers**.

Thanks to the reporting features available from Infobip, Primer was able to validate user data and monitor campaign effectiveness.

The intuitive dashboard made it easy for Primer's team to implement blasts.

For Bratpack, Viber introduced the capability to connect with their offline customers and offer them more shopping options with direct links and exclusive offers.

To introduce the new channel, Bratpack offered a discount voucher over the ecommerce site with a Viber code. The code was redeemable only by customers who received the code over Viber.

## RESULT

### Achieving 401% sales targets and 225% monthly sales boost

Viber introduced a **new level of customer engagement, improving customer journeys** – as well as **increasing ecommerce traffic and revenue**.

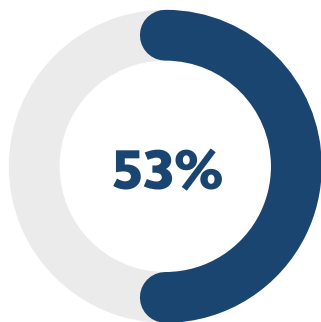
Primer could connect with customers using more humanized messaging and by creating more engaging campaigns. This resulted in higher customer attraction and better customer engagement.

The ability to track which users were active helped Primer to focus their messaging spend on active customers only. In addition, by moving campaigns from email to Viber, Primer's campaigns became more effective.

Making data driven decisions is simpler than ever thanks to automated reports providing insights on:

- Customer engagement
- Delivery rates
- Conversion rates
- Sales targets

Thanks to Viber, Bratpack saw **53% of users redeem codes** for high customer engagement, resulting in hitting **401% of the store's total target sales** for a **224.81% sales boost, month-on-month**.



of users  
**redeeming codes**







From the time we started the partnership with Infobip, we've been improving on our customer engagement getting good results from each campaign launch. We've seen the value in their service and integrate with our marketing efforts.

Their support and client servicing are remarkable, ensuring that we can manage to achieve our goals with the help of the services. We are expecting to onboard more brands as we go along with this partnership and get more guidance and technical expertise from Infobip.

**Arjay Yano**  
Senior Digital Supervisor

#### CUSTOMER PROFILE

### Primer Group



The Primer Group of companies have the joint mission of bringing the best lifestyle, travel, fashion and wellness product brands to their customers. Headquartered in Manila, Philippines, Primer is present in 10 countries from Southeast Asia to Australia and the UK. The group has a diverse portfolio, including industrial products and services, as well as energy efficiency services.

Bratpack is a Prime Group lifestyle concept store, catering to younger buyers – from students to anyone who feels young at heart.

**CUSTOMER STORY - CARDEKHO**

# **Improving the Car Buying Process with WhatsApp Business API**

# 15,000

conversations  
per day

# 2M

sessions during  
campaign period

## CHALLENGE

### Meeting customer communication demands

[CarDekho](#) is an end-to-end car research portal where customers can find information based on their car preference and current car buying state. CarDekho's editorial team provides updated information around every aspect of their car-buying journey which includes price, offers, dealers, comparison, and more to customers.

Until recently, CarDekho relied on channels such as SMS and email to notify their prospects about these deals. However, over time, customers began looking into new ways of communicating with brands in the Indian market.

## SOLUTION

### WhatsApp Business API to drive customer engagement

To ensure their position as India's leading auto tech company, along with the rise in popularity of chat apps over the last few years, CarDekho was exploring solutions that would help them communicate with prospects and customers over channels they already use – such as WhatsApp.

Since WhatsApp is the most used chat app in India, CarDekho decided it would be worthwhile to implement this as a new communication channel with customers.

The auto tech company came across Infobip on Facebook's list of vendors who provide businesses with the [WhatsApp Business API](#) and has experience in the local region.

A few features that stood out the most to CarDekho were that WhatsApp:

- Offers **contextual communication** – all conversation history is available for car dealers to pick up where they left off with

prospects and customers. This eliminates the need for repeat conversations and lets car dealers provide faster service.

- Has **policies** in place to protect users **against spam**. Since WhatsApp has detailed guidelines on the type of messages that can be sent from businesses to consumers, customers trust that their conversations with CarDekho will be service-oriented, eliminating any marketing spam.
- Has **high reach and engagement**. Since WhatsApp is the most used chat app in India, CarDekho can be sure that their messages will be delivered, opened, and read by majority of the Indian market.
- Allows for **rich content**. The platform lets car dealers share other forms of content, such as videos, images, links, and documents – helping customers easily make informed decisions.

Based on customers' search criteria, CarDekho offers [real-time support throughout the purchase journey](#). WhatsApp is primarily used to **send alerts** to prospective buyers about cars that are on **sale**, have **entered the market**, and fit their **search criteria**, or **new releases** that they have been keeping an eye on.

## RESULT

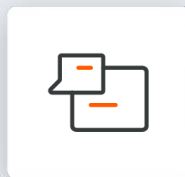
### Increased customer engagement and superior support

Incorporating WhatsApp Business turned out to be a great success – one that was almost guaranteed due to [over 400 million active users](#) on WhatsApp in India.

The campaign generated **15,000 conversations** per day, with an average of **600 – 700 inquires** requesting detailed information about vehicles and support from CarDekho. This is something

WhatsApp Business is ideal for due to the rich messaging capabilities that includes the ability to send high-resolution images.

The convenience of the messaging channel shined through the **two million sessions** that happened over the platform throughout the campaign – along with only **1 to 1.5% of users** opting out throughout the process.



The campaign generated  
**15,000 conversations** per day



It is important for any customer brand to always engage with impact. Infobip enabling WhatsApp Business has helped Cardekho achieve this. With WhatsApp Business and its rich communications capabilities, we have enhanced our services by providing meaningful and impactful product information and support to our customers. In addition, it has helped our brand stand out.

**Anurag Jain**

Chief Operations Officer and Co-founder of CarDekho

#### CUSTOMER PROFILE

### CARDEKHO



Founded in 2008, CarDekho is India's leading auto tech company that helps users buy cars that are right for them. Its website and mobile app carry rich automotive content such as expert reviews, detailed specs and prices, comparisons, as well as videos and pictures of all car brands and models available in India. The company has tie-ups with more than 10 auto manufacturers, more than 54,000 auto dealers, and numerous financial institutions to facilitate the purchase of vehicles.

**CUSTOMER STORY - EASEMYTRIP**

# **Better Conversion and Customer Experience Through WhatsApp, RCS, and SMS**



## CHALLENGE

### Continuously improving customer experience and engagement

With a target audience between the ages of 25 and 40, Indian company [EaseMyTrip](#) is always looking for ways to optimize their customer communication and offer the most convenient and innovative experience. In order to achieve this, the team follows a 360 marketing approach – always open-minded to testing and implementing new and innovative channels.

Because of this approach and company mindset, EaseMyTrip is continuously looking to address the following challenges:

**Firstly**, they are always looking for the right channel to engage their customers with the latest deals and updates, no matter where they are.

**Secondly**, they want to improve their customer travelling experience by being able to deliver reliable and timely flight notifications to prevent unnecessary customer frustration.

**Thirdly**, they are always looking to implement new channels that are being adopted by people in India.

To solve all of these challenges and have the ability to implement new ideas to improve their customer journey continuously, they needed a messaging partner that could help them start using new services quickly – one with quick to market solutions.

## SOLUTION

### Implementing WhatsApp Business, Rich Communication Services, and SMS through Infobip

In order to address all these challenges, EaseMyTrip started working closely with Infobip in 2019, and has since implemented multiple channels.

The solution to improve EaseMyTrip's customer communication was multi-fold – WhatsApp Business API, SMS, and RCS Business Messaging used over different stages and according to customer preference.

#### WhatsApp Business

With over 400 million users in India and the ability to support rich media capabilities, [WhatsApp](#) was the obvious choice to send pdf e-tickets to their customers conveniently. After the purchase of the ticket is performed on the EaseMyTrip site, their customer receives a WhatsApp message with a .pdf e-ticket.

#### SMS

[SMS](#) is an established, and one of the most preferred communication channels in India. This is why EaseMyTrip uses Infobip's web-based tool for campaign creation to share the latest promotional deals with their customer base. The

tool allows them to be flexible in both campaign creation and testing different approaches, while the URL tracking feature gives EaseMyTrip insight into their message engagement.

Lastly, Infobip helped EaseMyTrip with sharing time-critical information about flight changes. Whenever a flight is delayed, for example, an SMS containing vital information about it is triggered and sent to the exact target audience affected by this change.

#### RCS Business

Late in 2020, EaseMyTrip decided to test [Rich Communications Services](#) and see the impact the channel would have. After discussing the potential use cases with the team at Infobip, they decided to use the channel to run promotions and get feedback from their customers about traveling post-Covid.

As EaseMyTrip business is a 24/7 service, Infobip's 24/7 support with local language and [local presence](#) ensured all the channels were running smoothly.

## RESULT

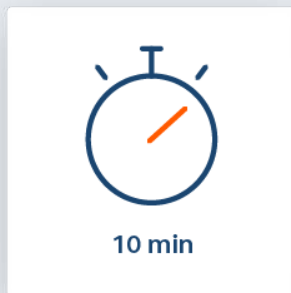
### Better engagement and customer experience

EaseMyTrip was able to increase their engagement and improve customer experience with the use of SMS, RCS and WhatsApp in their communication efforts.

SMS helped their customers receive important flight information on time, while WhatsApp played a significant role in improving the customer experience as it proved to be an ideal solution that gave EaseMyTrip customers

additional value and truly eased their trips and ticket bookings.

While tapping into the new chat channel, they also addressed the problem they had with their emails containing important flight details not being opened on time. With WhatsApp, the waiting time for customers' responses dropped to an average of 10 minutes.



**On average,  
it takes 10 minutes  
for customers to respond  
to booking notifications**

Seeing the positive impact WhatsApp has had on their day-to-day business, EaseMyTrip decided to upgrade their customer communication even further. They have developed a chatbot that helps users make new bookings and also receive price alerts. They are also enhancing the [chatbot to provide customer support](#), which will help their customers easily discover their ideal trip.

After sending 5.5 million RCS messages, the new communication channel proved to be a success – compared to email, the open rate was **7% higher** and the CTR almost **4x**.

The elaborate campaign managed to fulfill multiple goals – resulting in **10 times more** surveys filled and a **2.7% higher conversion** rate, than a similar email campaign where customers used a promotional code to book their next trip.

The team at EaseMyTrip found excellent value in RCS because of the ability to define multiple customer journeys and enrich them with images and links, while also giving them complete control of the interactions.





Infobip solutions helped us improve the conversion of website visitors into customers. Implementing SMS has helped us in engaging our customers, while WhatsApp showed to be a great channel for our booking confirmation. They like the easy way they can manage their booking information. Also, Infobip provided great support with both their business and technical teams – enabling us to quickly go to market with new services.

**Akshay Sharda**  
Head Of Digital

#### CUSTOMER PROFILE

### EaseMyTrip



EaseMyTrip is an Indian online travel company founded in 2008. Headquartered in New Delhi, the company provides hotel bookings, air tickets, holiday packages, bus bookings, and white-label services. EaseMyTrip has a network of over 47,000 travel agents and overseas offices in London, Singapore, Dubai, Maldives, and Bangkok.



**infobip**