



Take financial advice to the next level

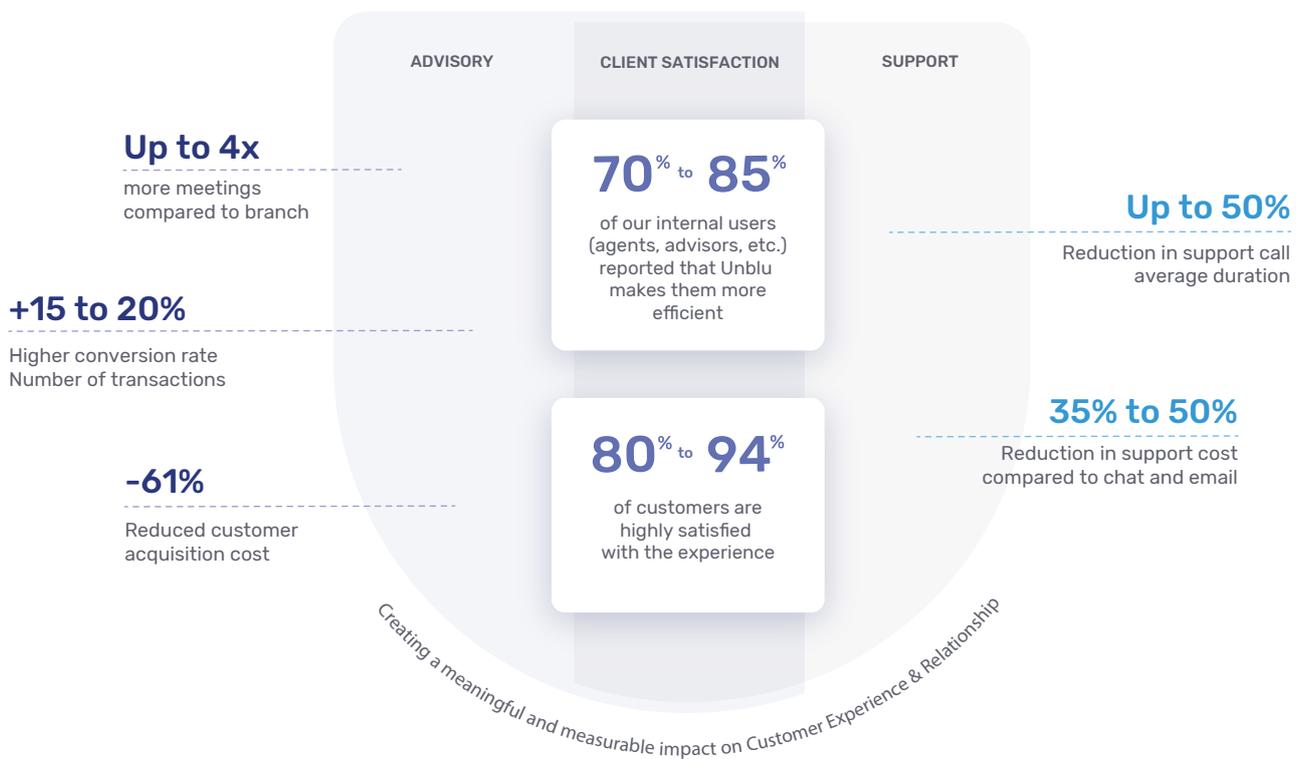
The Conversational Platform for Financial Services

unblu

Unblu at a Glance

Founded in 2008, Unblu is a privately held Swiss company that provides financial institutions with the best technology to enrich the digital experience of their customers by extending their customers' touch points and collaboration capabilities.

The Unblu Conversational Platform enables client service agents and visitors to engage, converse, browse & collaborate. Our customers can leverage their existing investments in the digital channels, increase the number of customer interactions and reduce the total cost of ownership.



Unblu is architected to allow advisors and relationship managers to engage with customers in secure environments such as online banking applications or customer portals. Take the support and advisory experience to the next level.

- Grow customer trust and loyalty while increasing sales.
- Offer flexibility and convenience to customers by providing access to anytime-anywhere advice.
- Leverage the moment of truth to increase transactions by optimizing online channels.
- Increase customer satisfaction while reducing costs through superb online support.



We help you put your customer needs at the core

The right digital engagement and collaboration solution increases the number of client interactions, increases the cost-effectiveness of advisors, and helps you close business!



Facilitates ongoing conversations

Don't restrict your client touchpoints to just online meetings. Keep the conversation going and be there for your client with the convenience of secure text messaging.

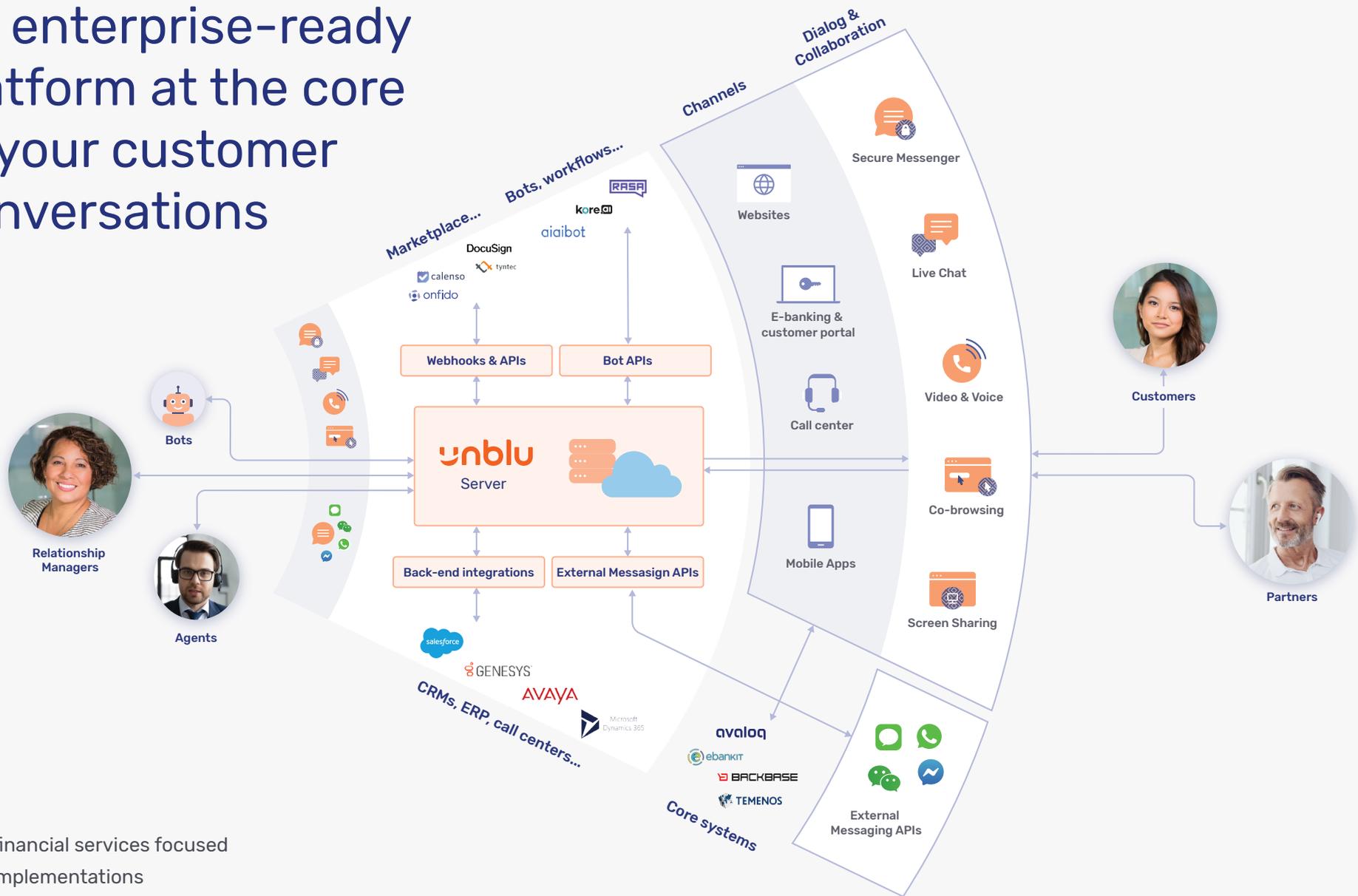
Allows for face-to-face interactions

Build trust by providing a personal in-person experience with video and voice calls. Save customers a trip to the branch. Build a positive relationship by connecting with them in a personal and intuitive way.

Augments the experience with real-time collaboration

Share documentation and work together to guide clients to the conclusion of a business transaction with co-browsing, screen-sharing, and document co-browsing.

An enterprise-ready platform at the core of your customer conversations



- 100% financial services focused
- 160+ implementations
- No downloads
- Partnerships with key banking providers

Texting

Secure Messenger

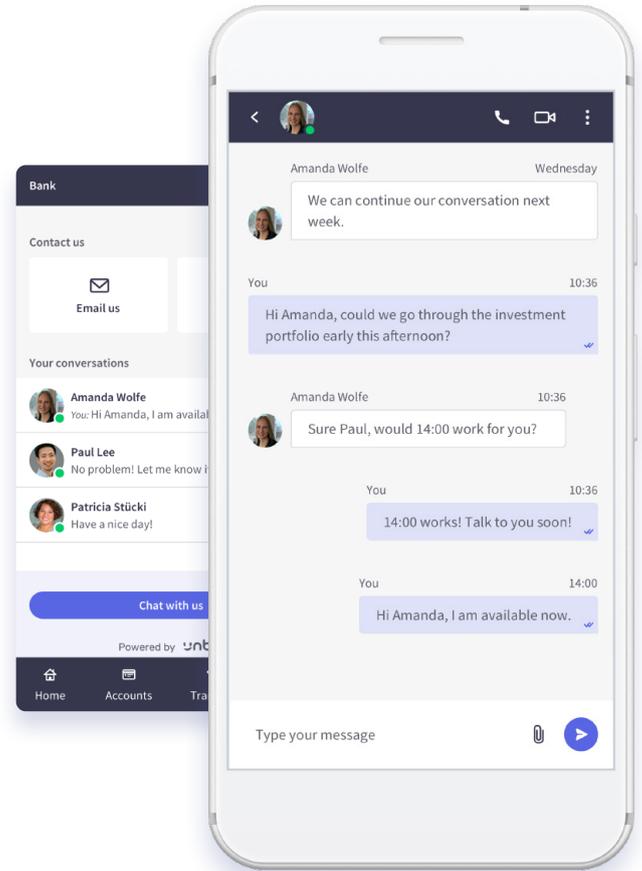
Unblu's Secure Instant Messaging solution help banks provide a WhatsApp experience while remaining compliant.

Designed specifically for the challenges of complex sales and advisory scenarios. Unblu Secure Messenger provides the same kind of real-time engagement as a phone call, but with a new level of fluidity as to when the exchange takes place, allowing it to naturally fit into a customer's schedule.

The Unblu solution meets the needs of a secure and compliant Relationship Manager (RM) / Client Conversation, and it can be easily integrated into mobile native or browser-based applications. After the customer has passed through the bank's security procedures, their conversations with the bank/insurer are available to them.

The RM can login to the Unblu Agent Desk (locally or with SSO) or into their dedicated RM app (with our Agent SDK installed) and exchange messages freely with their clients.

Delivering a WhatsApp-like experience is key for the Financial Service Industry. Given that on average 80% of Messenger messages such as WhatsApp are opened within 5 minutes, financial organizations have a unique opportunity to leverage a digital channel with one of the highest opening rates.¹



56% Of consumers would rather message customer service than speak on the phone²

57% Of consumers use messaging apps incl. WhatsApp at least half the time when on their phone³

¹ 7 Stats to Kick Off 2020 with: Why Your Business Should Be Using WhatsApp | tyntec.

² Tyntec Financial services Playbook

³ Tyntec Financial services Playbook

Live Chat

This modality is the fastest, most effective way to provide outstanding customer care and support in real-time. Helping financial institutions build trust and convert visitors into clients. Visitors can communicate directly and immediately with agents and support staff, they can also share documents or images.

Do you need more? With Unblu's LiveView capabilities you can add visual context to the chat function. When an agent can see exactly what the visitor is viewing, issues are understood and resolved quicker. The agent can quickly assist a visitor with any process and offer relevant, contextual advice.

✔ **Facilitates ongoing Conversations**

Ask your visitors for their information before starting a chat. This helps triage requests and prioritise high-value customers.

✔ **Assign chat efficiently**

Automatically assign incoming chats to active agents or departments. Ensuring customers receive prompt support while agents aren't overloaded.

✔ **Handle multiple conversations**

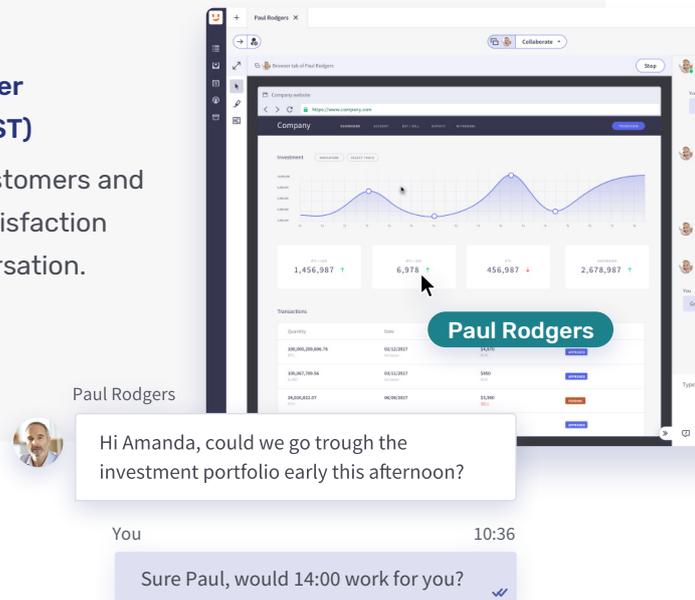
Juggle multiple conversations while seeing online, active clients and their replies—all in real-time.

✔ **Canned responses**

Use canned responses to automate without losing your personalised touch.

✔ **Measure customer satisfaction (CAST)**

Listen to your customers and measure their satisfaction with every conversation.



Texting with superpowers

Because life can be complicated, the text messaging solution you implement should have the ability to connect with customers via their favorite social messaging applications like WhatsApp or WeChat.

That's especially challenging in domains such as financial services where the regulation is strict.

Video & Voice

Unblu’s HD Video and Voice solution provides a personalized service that your clients will love. We enable banks and insurance companies to connect with customers in real time to accelerate the sales process in a secure way.

As part of your omnichannel strategy

Unblu enables agents and advisors to engage proactively and consistently with their clients. Unlike some of our competitors, Unblu Video and Voice solution can be embedded into your existing digital channels, which facilitates more secure conversations while extending your technology investment.

Schedule meetings with your customers

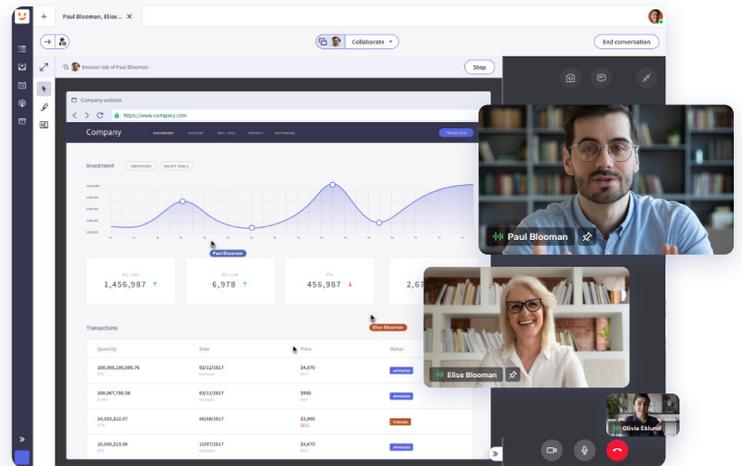
Kick off the relationship with a meeting. Create conversations that remain open for as long as it is needed by either the client or the financial institution.

No downloads

Your customer doesn’t need to install or download any software. It starts with just a single click.

Integrated with all Unblu Collaboration tools

During a conversation, advisors can co-browse e-banking portals and websites with their clients.



Exchange messages and documents

During meetings, advisors and customers can exchange information via chat.

Easily integrates with our Mobile SDK

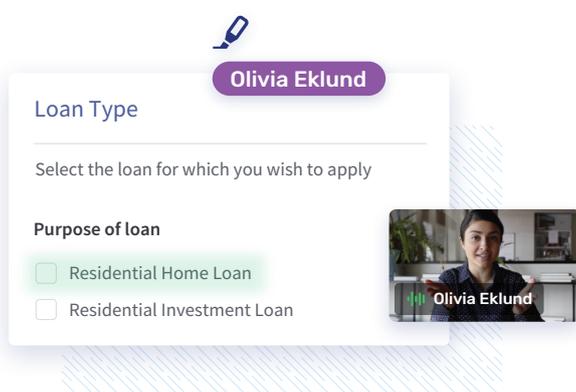
Unblu’s SDK makes it possible for you to quickly add Video Chat capability to your app – for both iOS and Android.

Recording, encryption and archiving

All communication is handled for fulfilling compliance requirements, including full customer history, call recording, collaboration recording, archiving video sessions and encrypting archives. Conversation records are stored as MP4 files and are available to authorized users only. Records are kept for a year in a secure database or exported into your own infrastructure.

Geo-location restrictions

Restricts server-side processing to geographic regions.



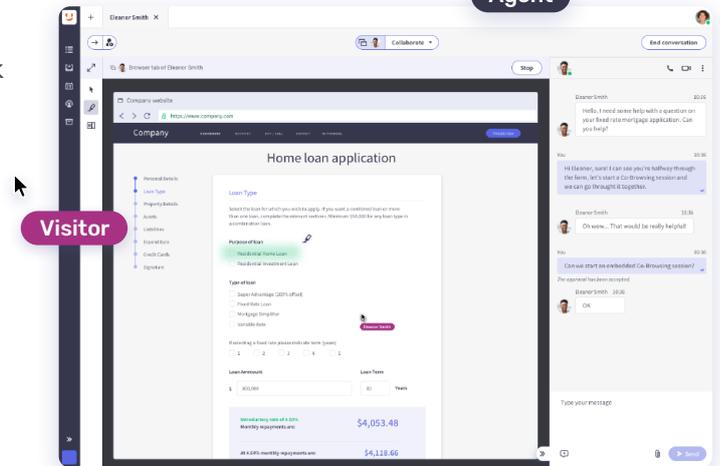
Co-Browsing & Screen Sharing



Agent

Co-browsing software lets you collaborate in real-time with your customers. Your employees can work with a customer to discuss opportunities, fill out forms or purchase products online.

We have seen time and again the impact the gap between the online and offline world has on customer satisfaction, sale conversion, and customer loyalty. Unblu solves these issues by providing collaboration layers that help you remove these barriers.



Embedded Co-Browsing

Designed for highly secure environments. Join customers on a web domain or application you own.

Universal Co-Browsing

More flexibility, the agent and customer can navigate together, viewing any public or private site on the web.

Document Co-Browsing

Agents and advisors can collaborate with customers and guide them through documents: proposals, forms, etc.

Mobile Co-Browsing

Allow agents to view the mobile application of the customer to resolve issues faster.

Screen Sharing

Share your entire screen, a tab of your browser or an internal application

✔ Nothing to download

Unblu is completely browser-based and works inside the browser without any software installation. Neither the agent nor the end customer needs to install any software.

✔ Record the sessions for compliance and quality reasons

Our conversation recording feature allows you to record all types of co-browsing independently of the method used (desktop, tablet or mobile phone).

✔ No server side storage of sensitive data

By tagging elements of the website/customer portal, Unblu allows users to exclude data or skip elements from the capturing process. Sensitive data is never transmitted from the customer's browser to the Unblu server.

✔ Existing security setup is not compromised

Unblu co-browsing is integrated behind the Web Application Firewall of the instrumented application and becomes part of the application infrastructure.

Integrate Unblu with your existing technology

Unblu is an enterprise software that can be integrated within your existing infrastructure. Unblu can be implemented with almost any system by using our set of APIs and webhooks.

JS API

The JavaScript API enables you to customize the way to initiate collaborative conversations.

Rest API

Read and augment data directly within the Unblu system. Extend your systems and integrate Unblu in a seamless way.

Webhooks

Unblu webhooks enable you to send data in real-time to existing systems or applications.

Popular integrations

e-Banking front-ends



Messaging platforms



Chatbots (open API specific for chatbot integration)



CRMs



Content Center Applications



Chatbot API

Simple transactions like paying a bill or transferring funds can be achieved asynchronously with a chatbot. In contrast, a home purchase is a complex transaction that requires a human who can guide the customer through a multi-step process. A conversational interface can bridge both of these human and chatbot experiences.

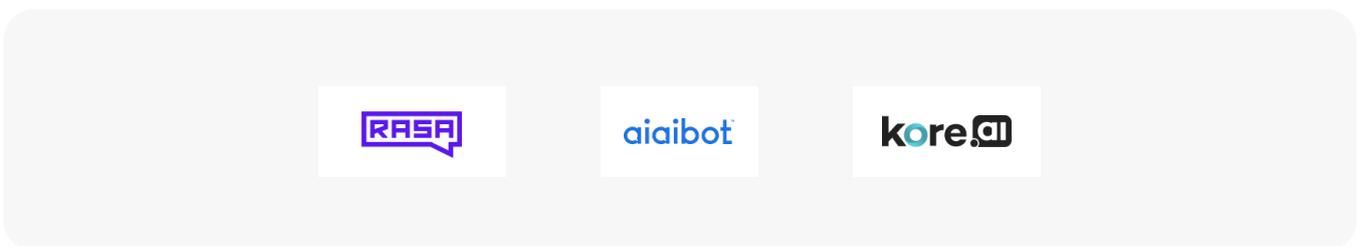
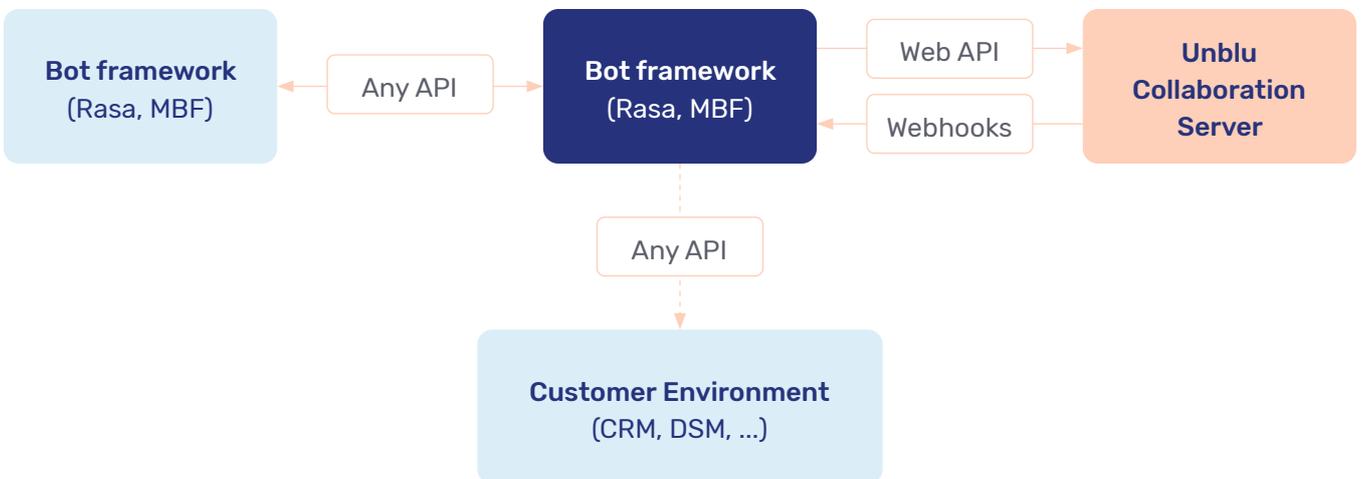
Unblu supports several bot types which are categorized into two groups: Dialog Bots and Conversation Observing Bots.

Dialog Bots

Dialog Bots are Bots that have a one-to-one dialog with a visitor/customer during the onboarding or offboarding phase of that person.

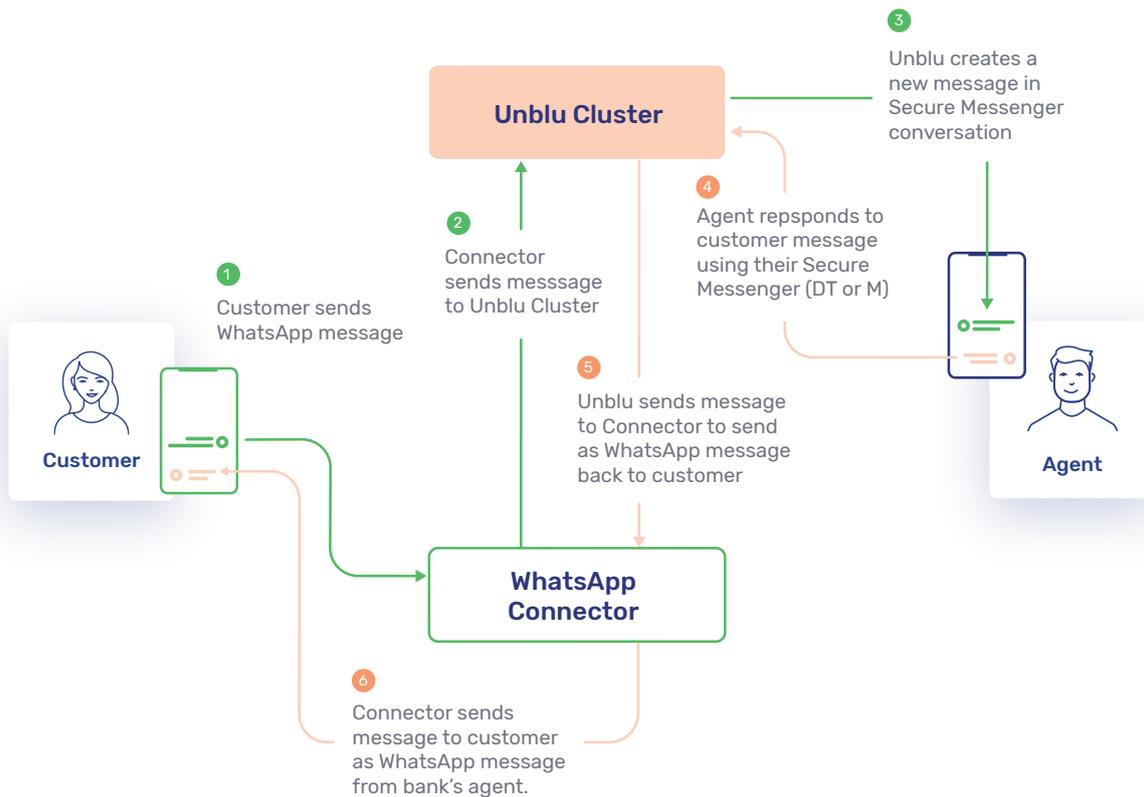
Conversation Observing Bots

Conversational Observing are Bots that can listen to any message in any conversation or even other webhook events that the Unblu Collaboration server sends and chime in as they see fit.



External Messenger API

Life can be complicated, which is why the text messaging solution you implement needs to have the ability to connect with customers via their preferred social messaging applications, like WhatsApp or WeChat. However, that can present challenges in tightly regulated industries such as financial services.



Unblu allows you to integrate with your customer's preferred channels - and centralize all the requests at a central point for your agents and RM

Our built-in business APIs allow our clients to manage all customer communications through a single application. Unblu's Business Logic Engine reads through the request and connects the customer to the right person or team. All external conversations are kept in a persisted environment for record keeping and auditing purposes.

Security and compliance

Security and data privacy standards are critical for large financial services organizations.

Deployment options

On-premise

The data flow between the customer and web application always remains the same. What this means is that all regulatory certifications applied to the client application (i.e. PCI, GDPR or PHI) will remain in place and re-certification is not required.

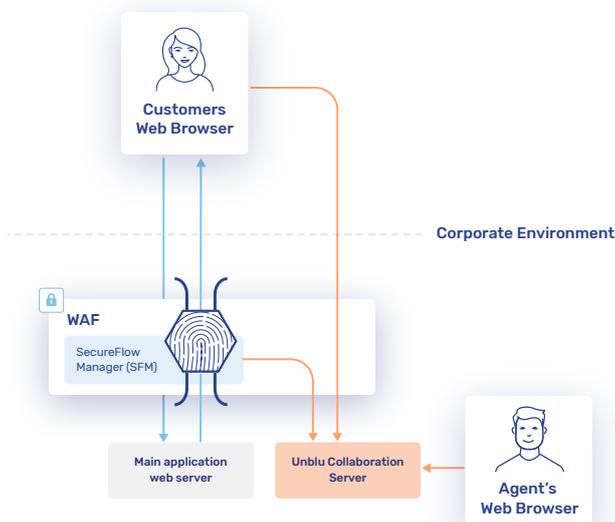
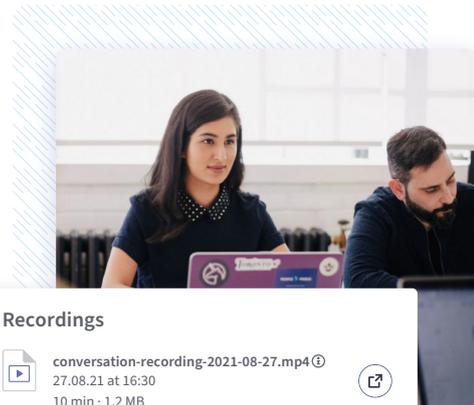
Financial Cloud

Accelerate the Unblu implementation, maintain compliance while reducing operational and maintenance costs. Unblu's Financial Cloud meets rigorous standards and is fully ISO 27001: 2013 certified and is compliant with FINMA Guidelines of Circular 2008/7 and of the SFBC Circular 2005/2 No. 87. You determine which geographical region you want to store your data.

Recordings

All meetings, messages, files or session details are recorded for compliance and control.

Determine and define when you need the recording feature of Unblu to be triggered. Recordings are securely managed in an encrypted data store. Access to any recordings is limited to administrators and all actions carried out within the recording hub are logged permanently in the audit trail.



SecureFlow Manager

Secure co-browsing of applications with protected resources

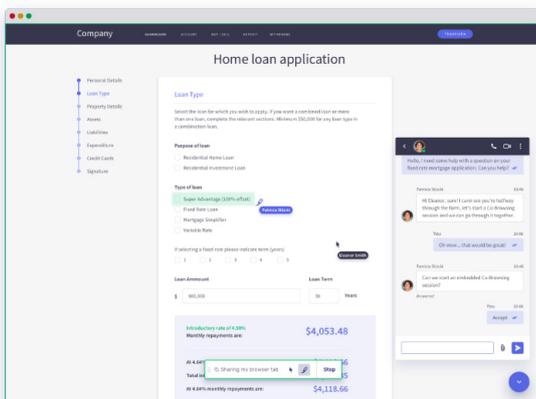
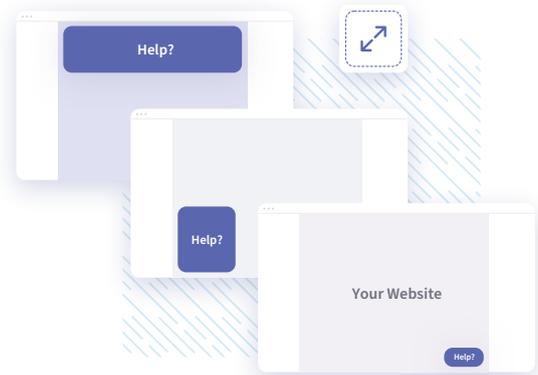
Many e-banking solutions such as Avaloq, Temenos or Crealogix have protected resources. Unblu provides a standard software component called the SecureFlow Manager which securely captures session specific, protected, and encrypted resources (e.g. CSS, graphic, or image files). This way co-browsing is possible even for highly protected environments.

Unblu when and where it makes sense

Gives your team the flexibility to decide how, when and where they want to provide digital human advice.

Embeddable UI

Unblu is more than a chat icon that sits on your website, or a siloed video meeting solution. Unblu is a complete embeddable Conversational Platform designed for financial services. It complements and augments the experience your customers have in your existing channels. Highly configurable - the system can be configured in countless ways - even at runtime.



No Installation

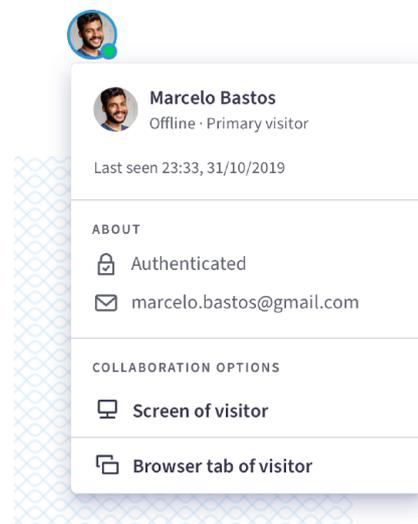
No installation of software for Customers or Agents

Unblu is completely browser based and works inside the browser without any software installation. Neither the agent nor the end customer need to install any software. There is no liability for the bank with regards to forcing a software installation onto the end customer's computer. Unblu supports modern versions of Firefox, Chrome, Edge, Internet Explorer, and Safari together with Safari and Chrome on mobile.

ID Propagation

You already know who you're talking to

Thanks to ID propagation for customers who are authenticated by the bank and insurance companies (inside their online portals), Unblu is aware of the customer ID. This effectively removes the need to pass the customer through a Customer Verification Process to identify them, as is done via traditional telephone banking, for example.



Know How

Unblu is a recognized and trusted brand in Banking and Financial Services

Unblu is a Swiss software company with over ten years of experience in the financial industry. Over 160 of the world's leading banking and financial institutions, including Aon, UBS, Deutsche Bank and Intesa San Paolo, turn to Unblu to transform how they engage and collaborate with customers, prospects and partners.



Proven integration with many banking systems

Unblu is the only Conversational Platform with reference implementations and partnerships with leading banking system companies including Temenos, Avaloq, Crealogix, Backbase, Ebankit, and more.



Want to find out more about Unblu?

Visit www.unblu.com/resources to access webinars,
documents and use cases about our features and solutions.

If you have any questions, please email us at sales@unblu.com

