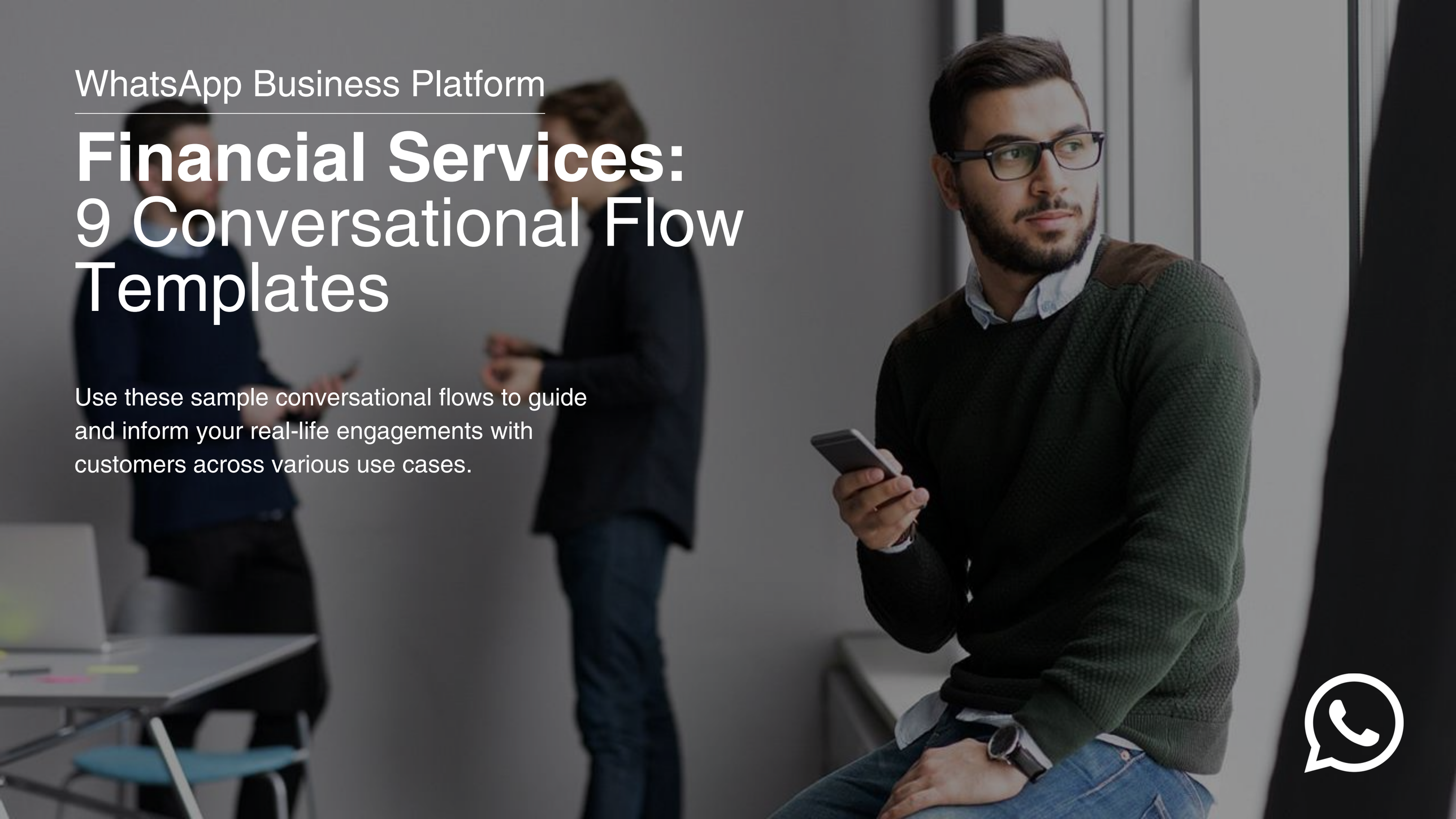
WhatsApp Business Platform

Financial Services: 9 Conversational Flow Templates

Use these sample conversational flows to guide and inform your real-life engagements with customers across various use cases.



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Conversational flows curated for the financial services business

Use this guide to create helpful, relevant conversations with customers

These sample conversational flows provide you with a solid foundation to start engaging with customers now.

We've outlined various use cases for customers in each phase of the financial services customer journey to equip you with real-life examples that are functional and easily applicable. Forge stronger customer relationships with personalized product recommendations and relevant alerts, and increase loyalty to your brand.

Apply these flows to help your customers

Sign up for a new credit card, line of credit, or installment plan

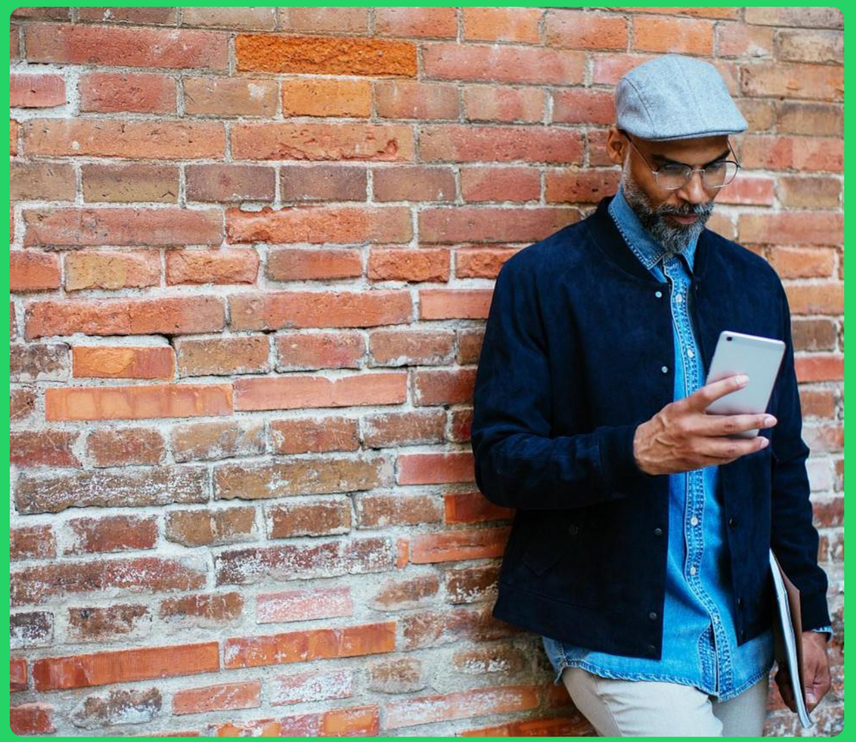
Open a new checking or savings account

Refinance a loan

Get information on interest rates

Get new offers and deals

Engage customers at every stage of their journey



Financial Services

Research

Bonus points

- Offer bonus points toward a purchase when customers sign up for a new credit card.

Interest rate updates

- Inform customers about reduced interest rates to boost new loan applications.

Special promos

- Create personalized offers to upsell customers on partner programs.

Transactions

Contact information updates

- Make it easy for customers to update their account information.

Funds transfers

- Help customers stay on top of their finances with account alerts and simple transaction options.

New account openings

- Reach out to customers to open a new account as a special product offer.

Customer support

Transaction verifications

- Verify recent transactions and reduce false flags on fraudulent transactions.

Transaction dispute resolutions

- Provide timely updates on recently-flagged charges to improve customer satisfaction.

Missed payments

- Make it easy for customers to keep their accounts in good standing with late payment alerts.

STAGE IN THE BUYER JOURNEY

Research

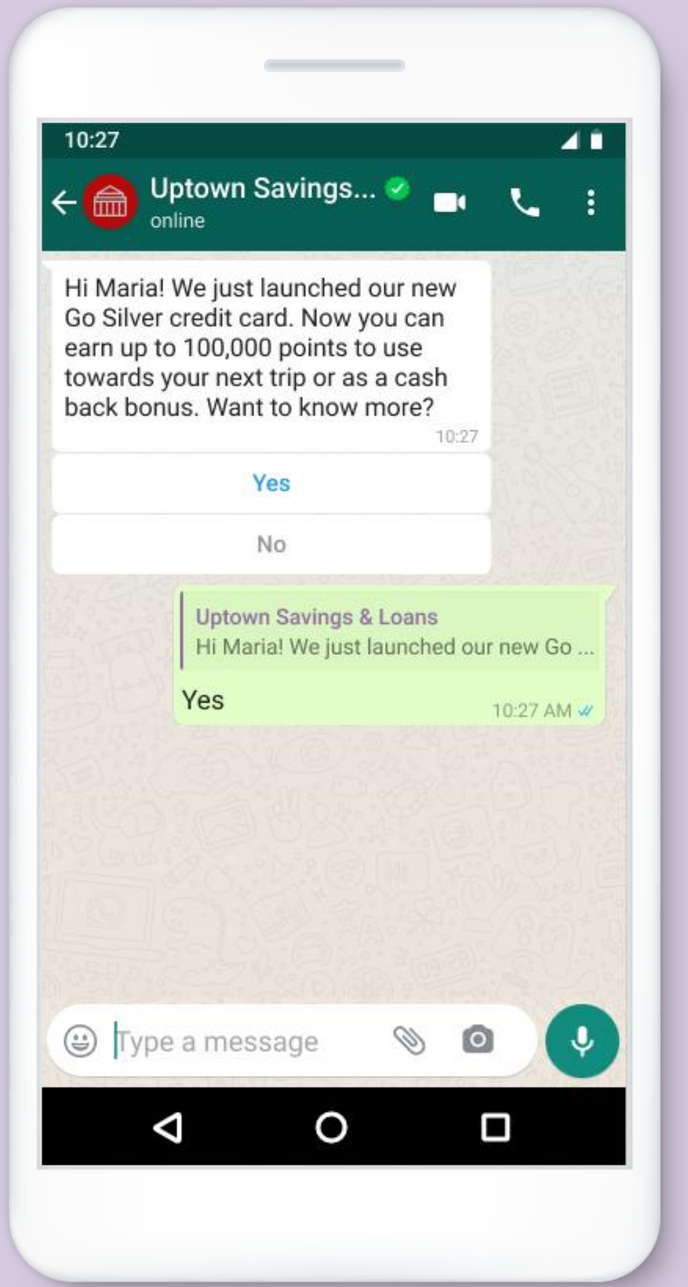
Connect people with the information they need to make critical banking and financial decisions and drive long-term value from your services.

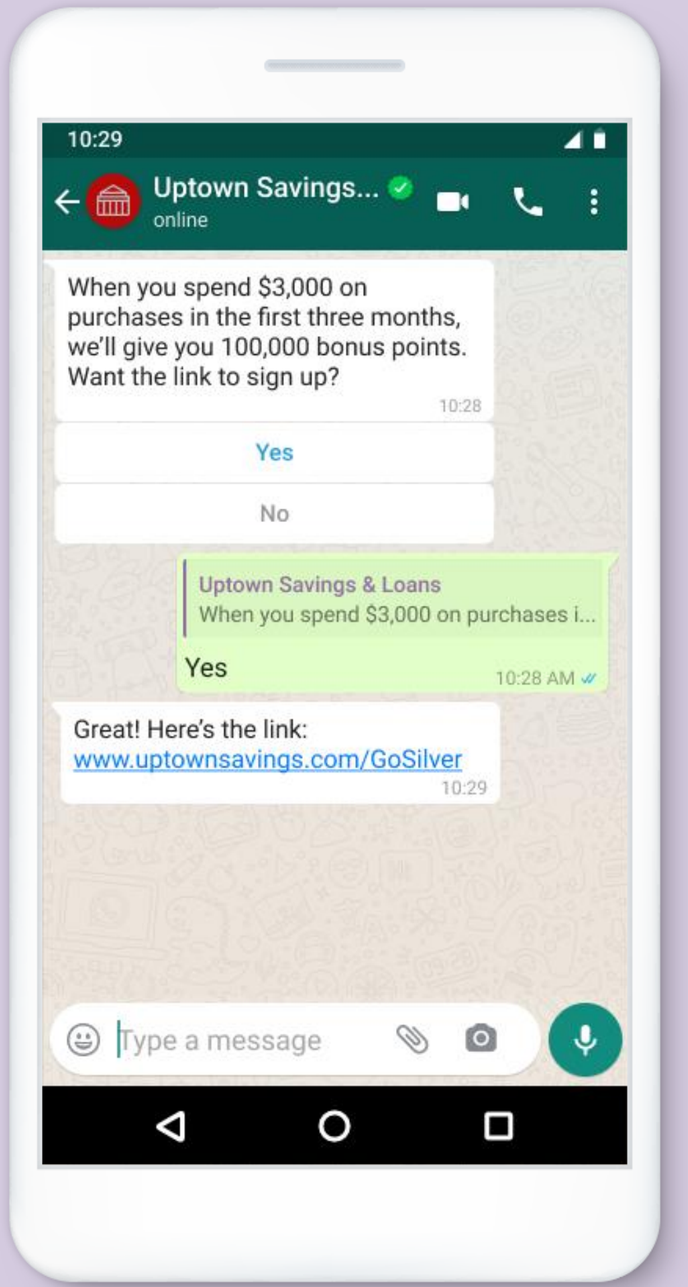
Research use case:

Bonus points when signing up for new credit card

Entice consumers with relevant, timely, and valuable offers.

A financial services organization reaches out to a customer to let them know about a new product offer.



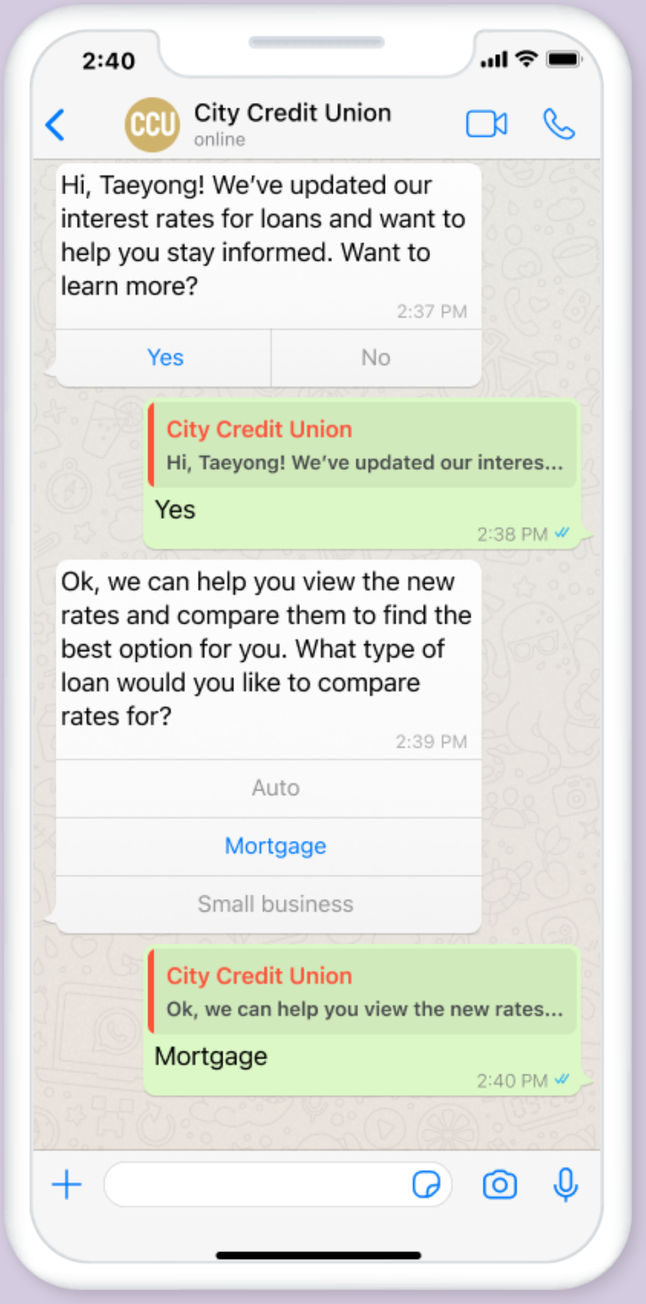


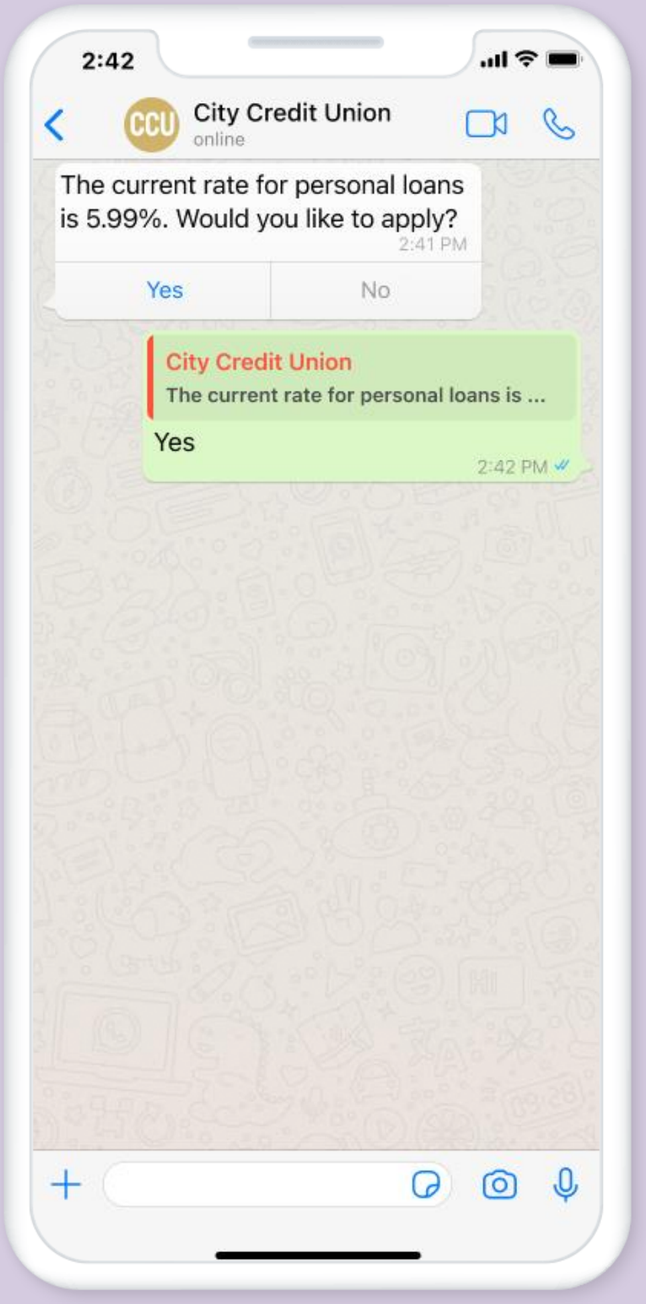
Research use case:

Get information on interest rates

Proactively let customers know about current interest rates to boost new loan applications.

A financial services organization reaches out to a customer to let them know about new interest rates for loans.



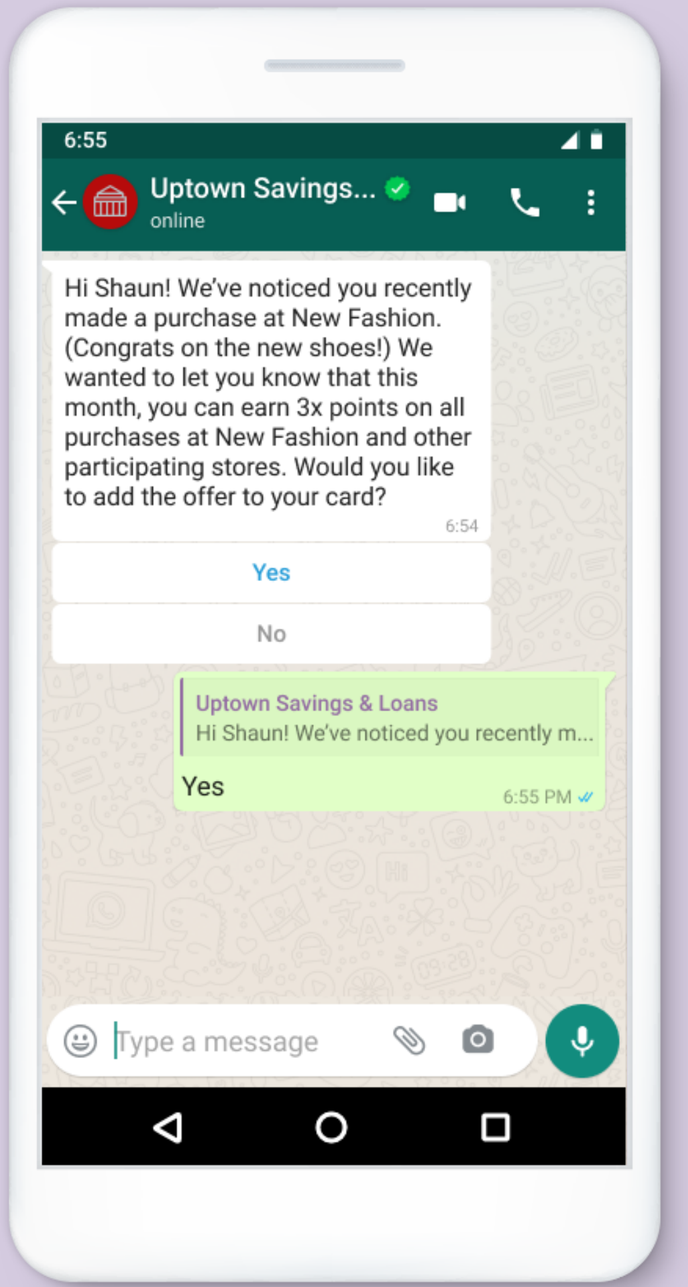


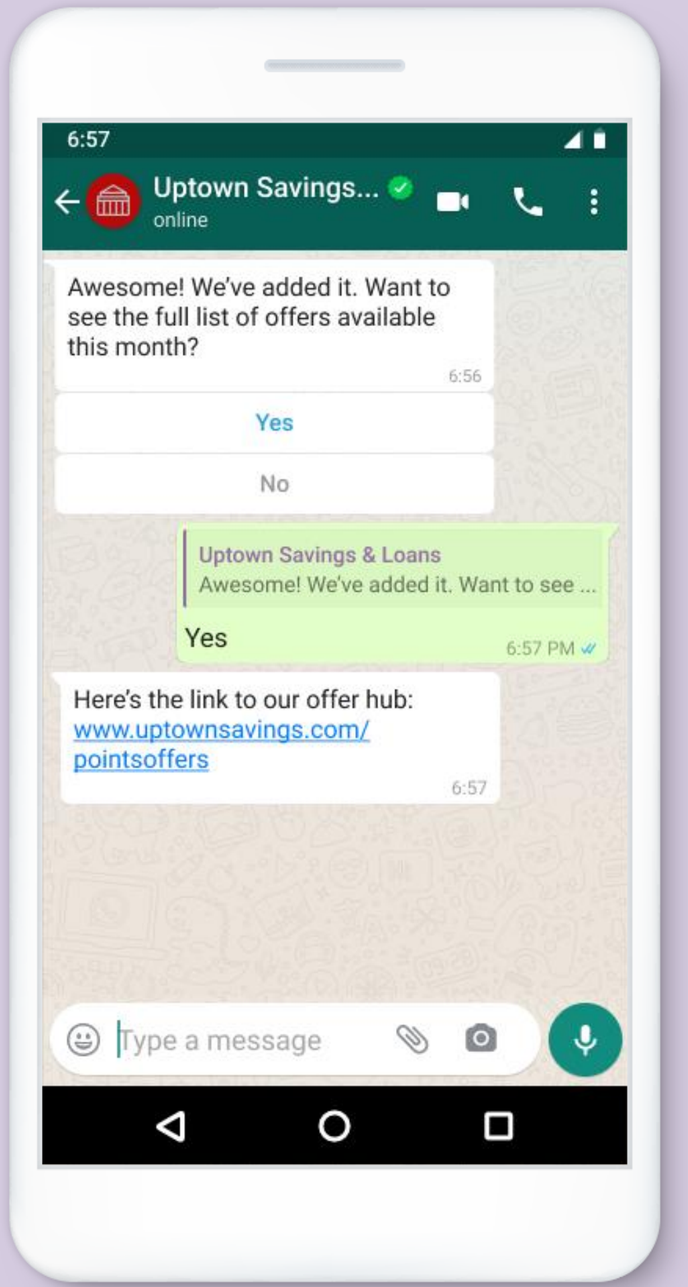
Research use case:

Credit card deals/special promo

Upsell customers on partner programs with personalized offers.

A financial services organization reaches out to a customer to let them know about a new deal available to them.

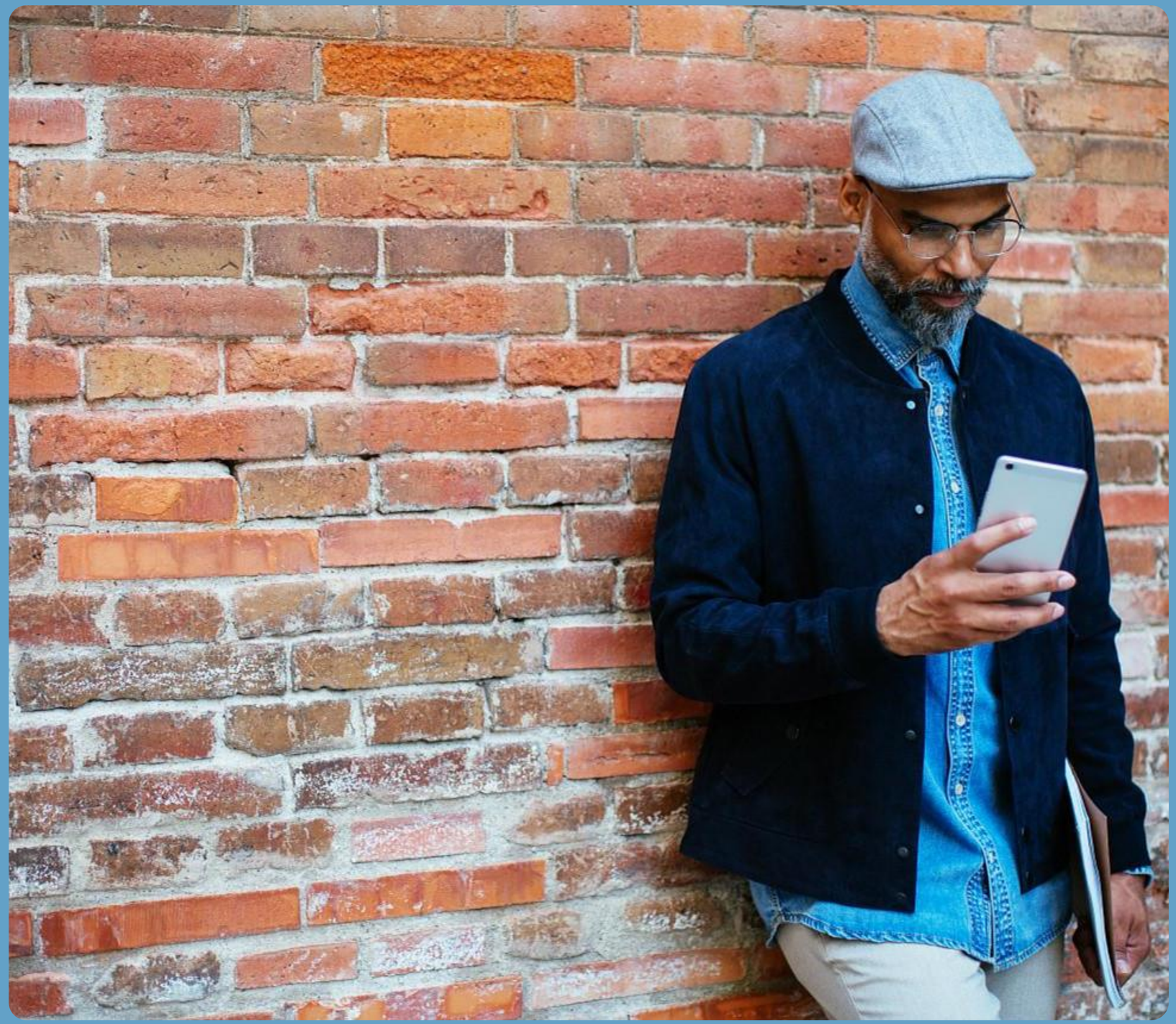




STAGE IN THE BUYER JOURNEY

Transactions

Help customers with everyday financial transactions to boost customer engagement — and your bottom line.

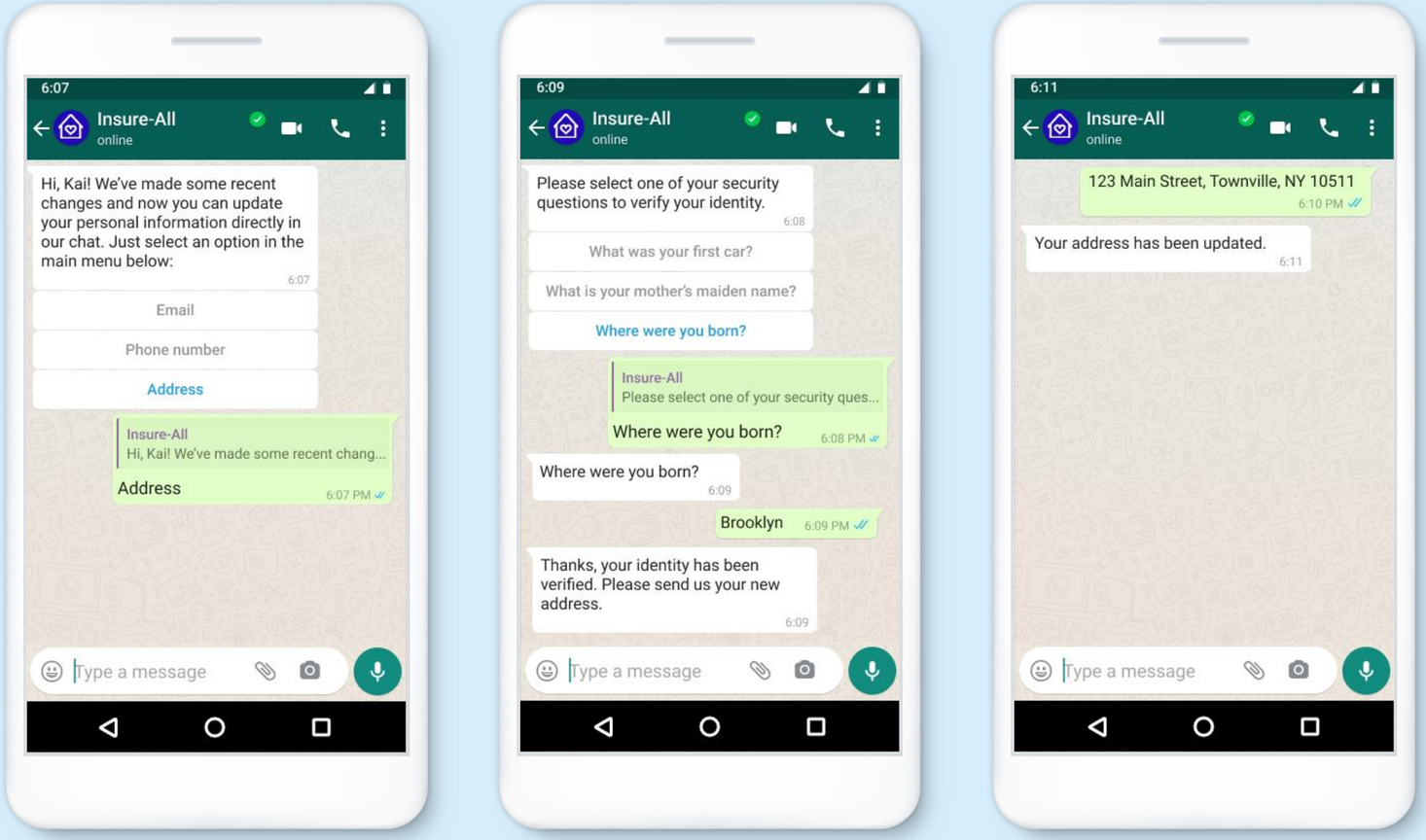


Transactions use case:

User needs to update their account address

Make it easy for customers to update their contact information.

A financial services organization reaches out to a customer to let them know they can update relevant information directly in WhatsApp.

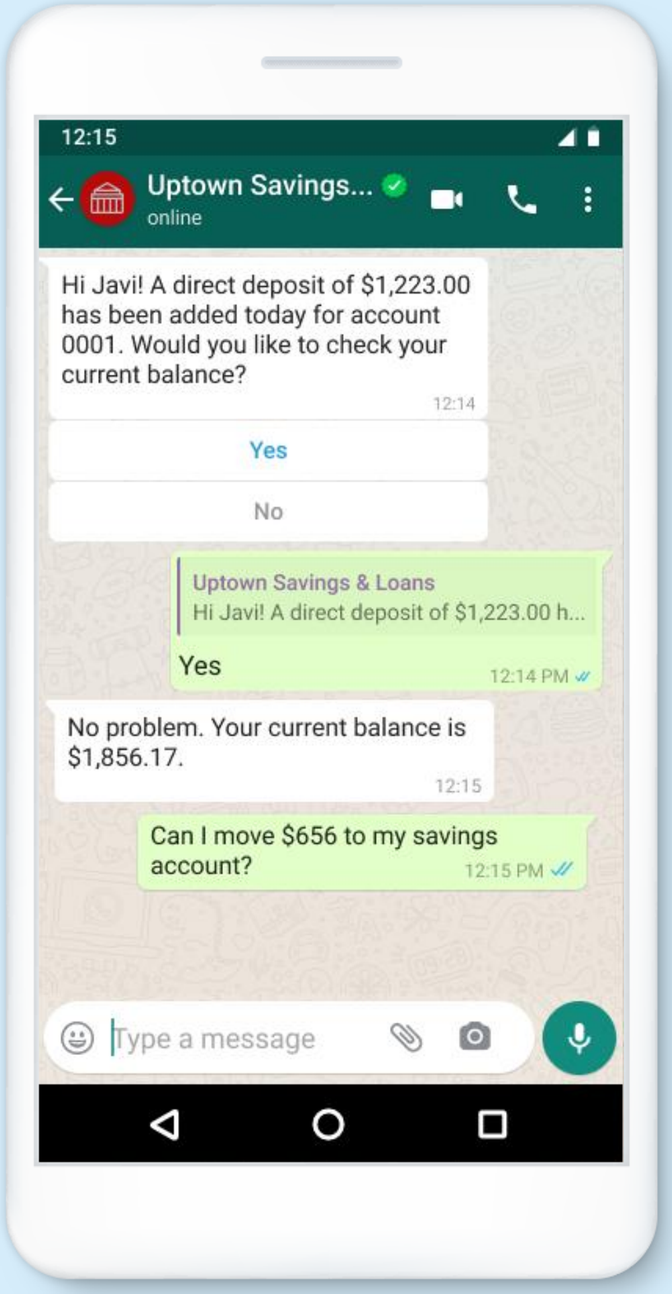


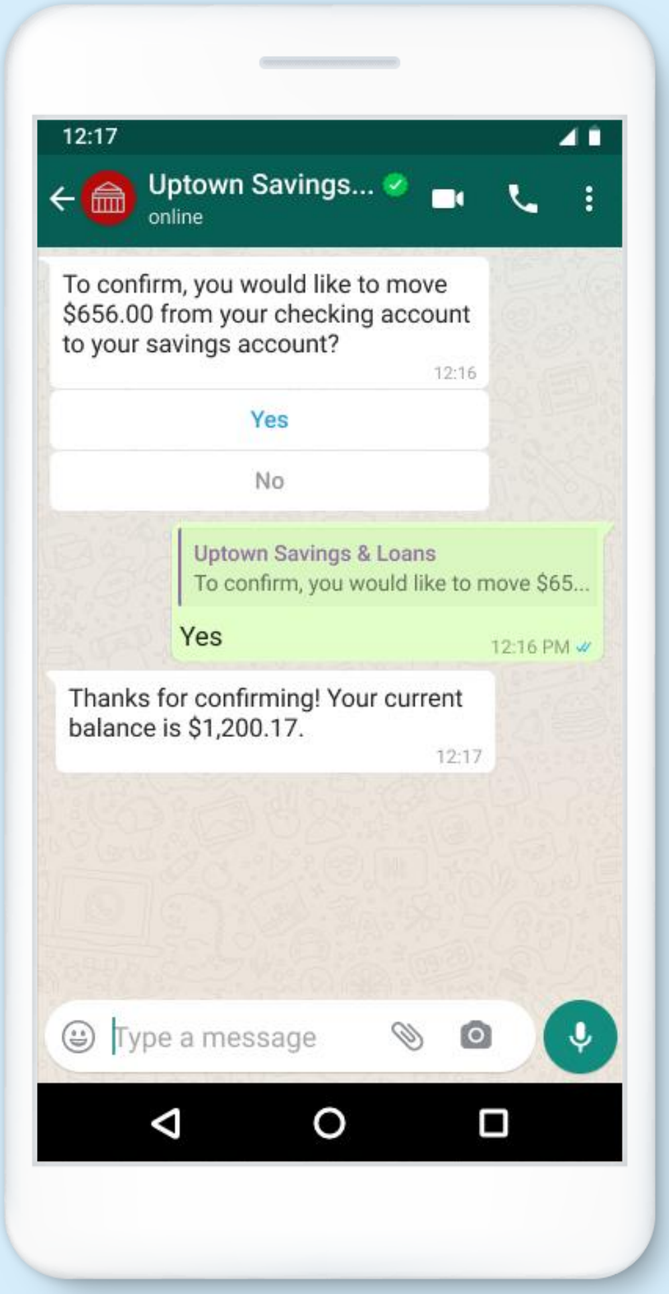
Transactions use case:

Transfer of funds between accounts

Help customers stay on top of their finances with account alerts and simple transaction options.

A financial services organization reaches out to a customer to let them know about a new deposit made into their account.



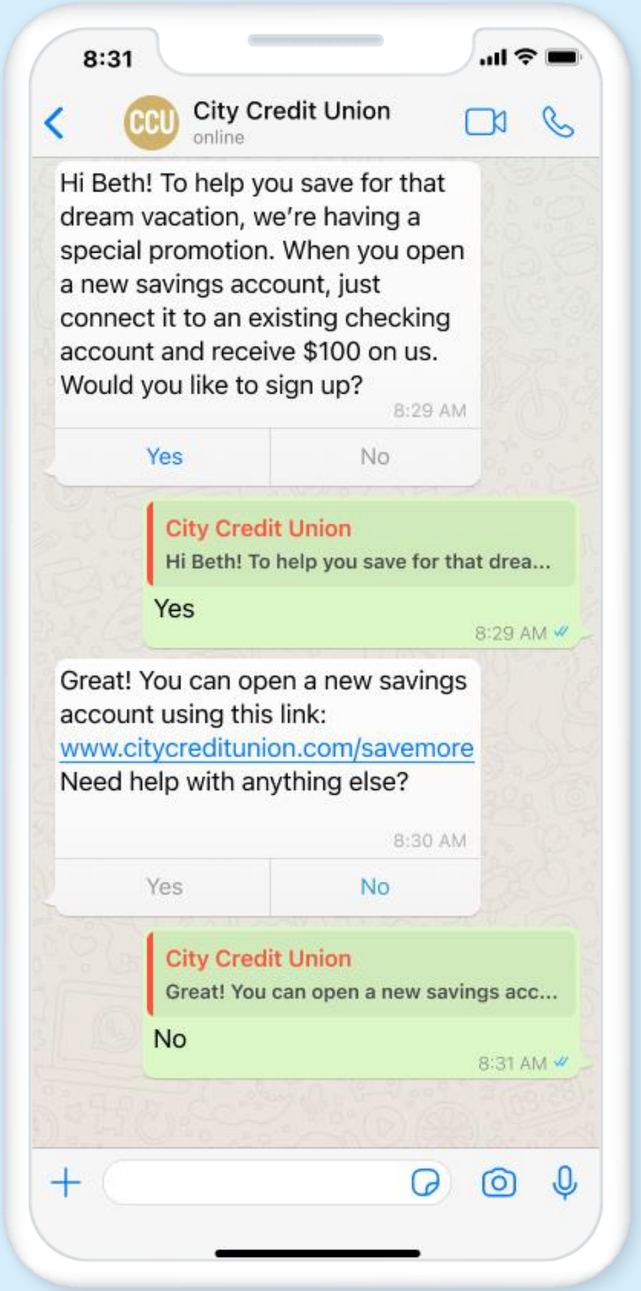


Transactions use case:

Opening a new account

Boost savings rates by making it easy for customers to save for a rainy day (or a sunny beach).

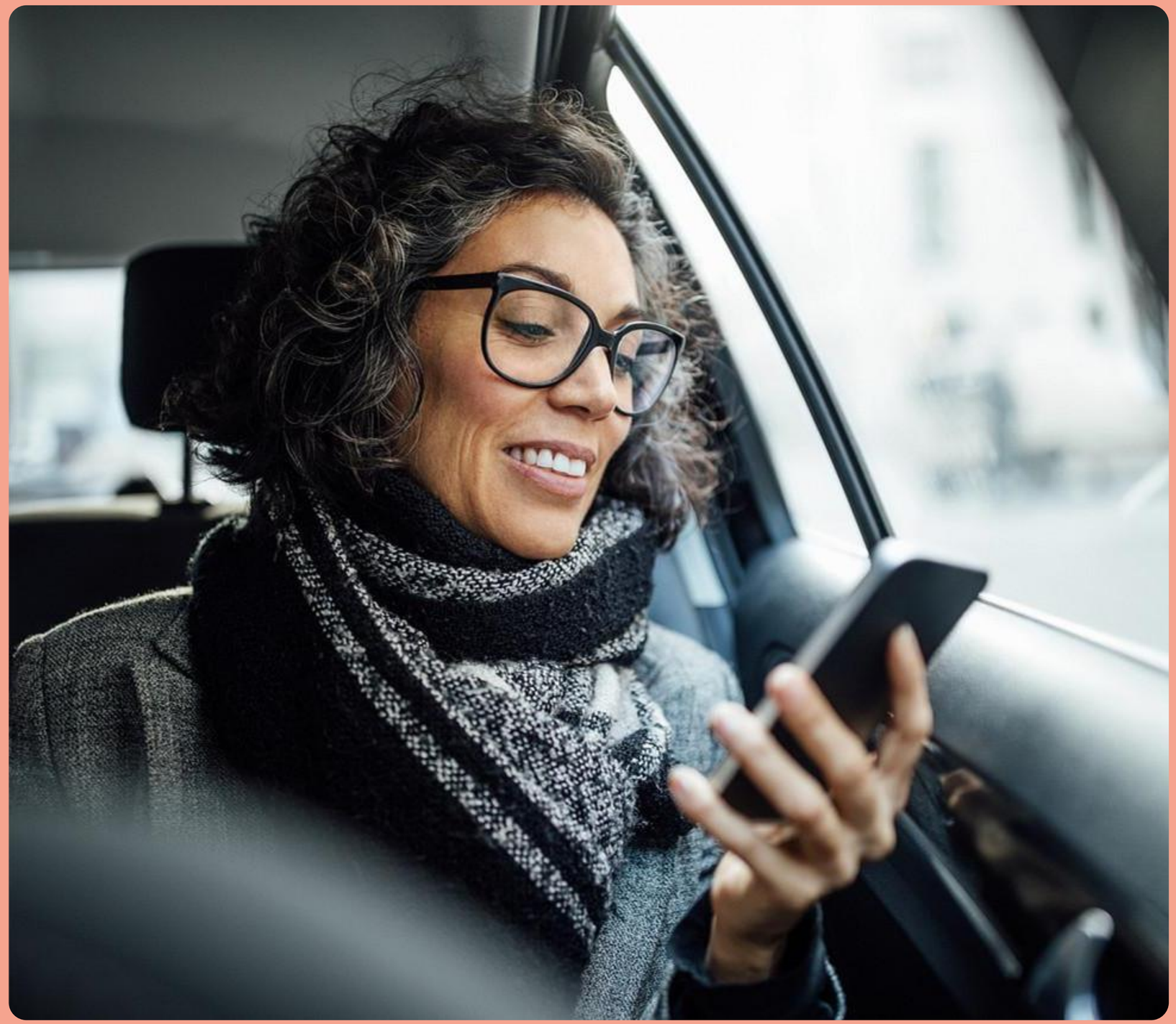
A financial services organization reaches out to a customer to share a special product offer.



STAGE IN THE BUYER JOURNEY

Customer support

Give customers the support they need in seconds – 24 hours a day.

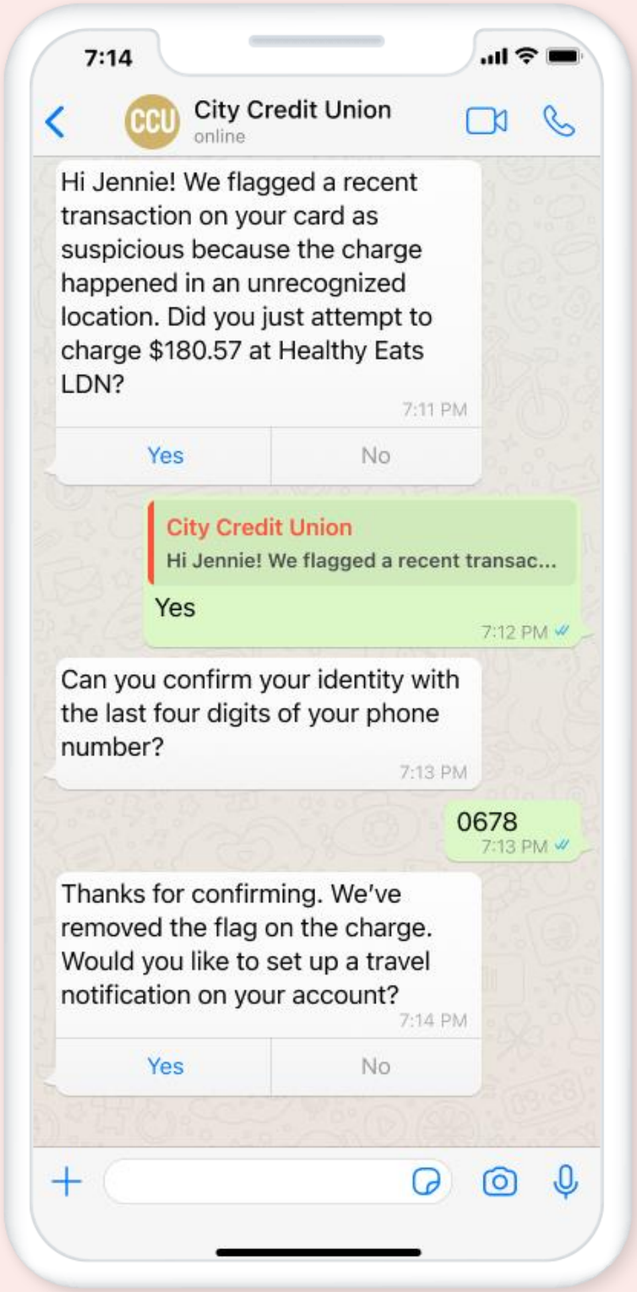


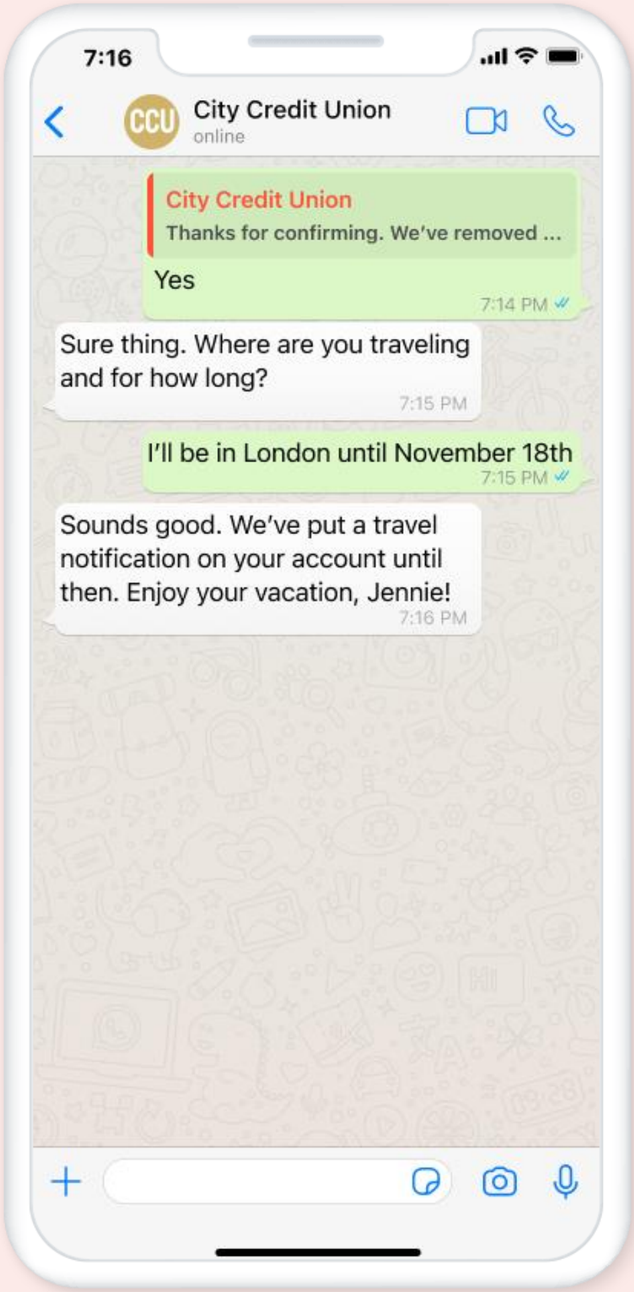
Customer support use case:

Transaction verification

Reduce false flags on fraudulent transactions with proactive customer outreach.

A financial services organization reaches out to their customer to verify a recent transaction.



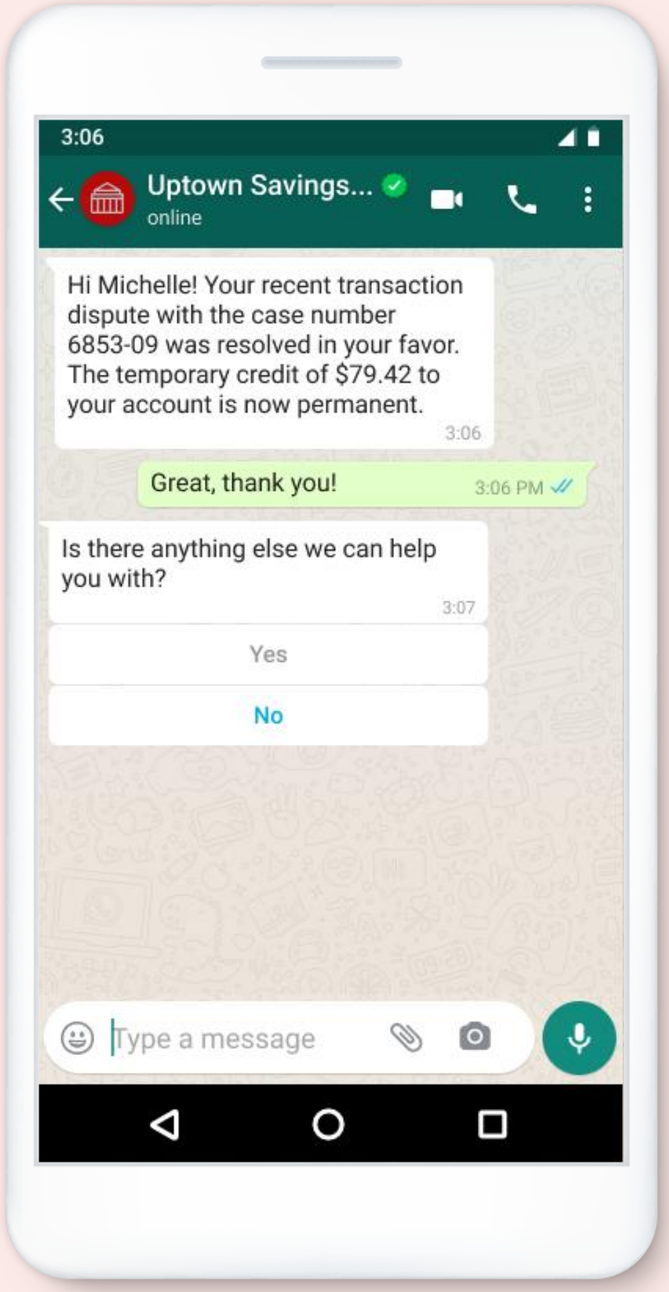


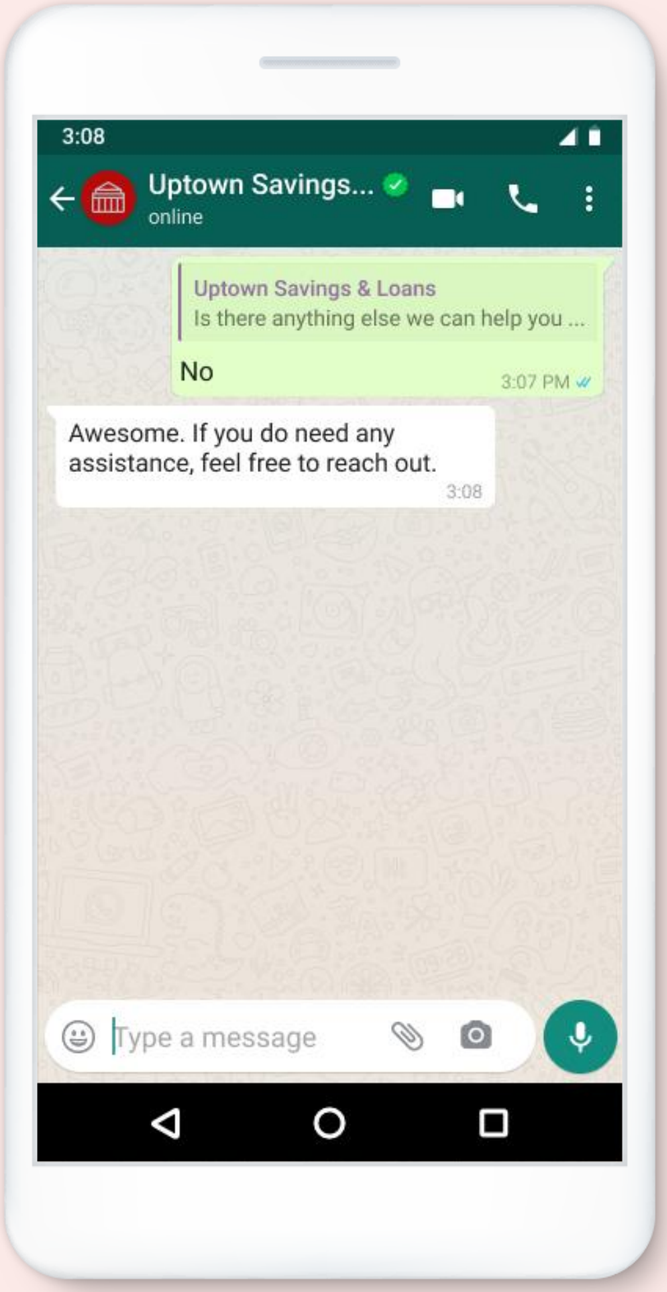
Customer support use case:

Transaction dispute resolution

Improve customer satisfaction by providing timely updates on recent issues.

A financial services organization reaches out to a customer to provide an update on a recently flagged charge.





Customer support use case:

Missed payment

Make it easy for customers to keep their accounts in good standing with late payment alerts.

A financial service organization reaches out to a customer to alert them of a missed payment.

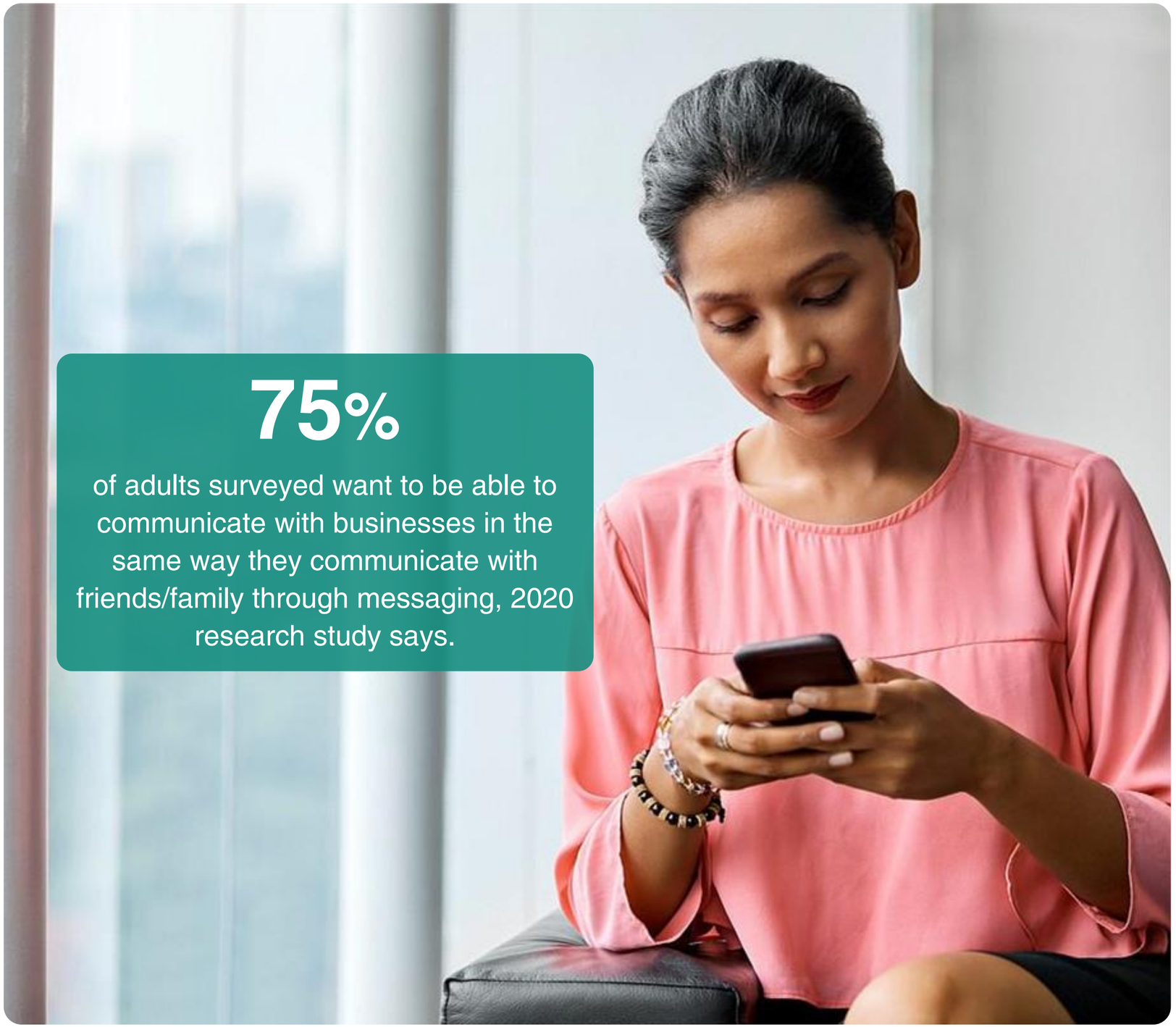
Next steps

Boost customer engagement and sales

Start using these flows in your conversational outreach to engage directly with your customer base.

These sample flows can be a helpful guide to inform how you can keep messages simple, timely, and relevant when beginning a line of communication with your customer.

Think about when and where conversations like these can help drive critical business outcomes. Answering this question will help ensure your business's success when using the WhatsApp Business Platform.



Source: Business Messaging Research Study (Facebook Commissioned study of 8,214 adults ages 18 and older in U.S., Germany, the UK, India, Mexico, Brazil and Indonesia), September 2020