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American Express

Marzo 8, 2023

DON'T *live life* WITHOUT IT™





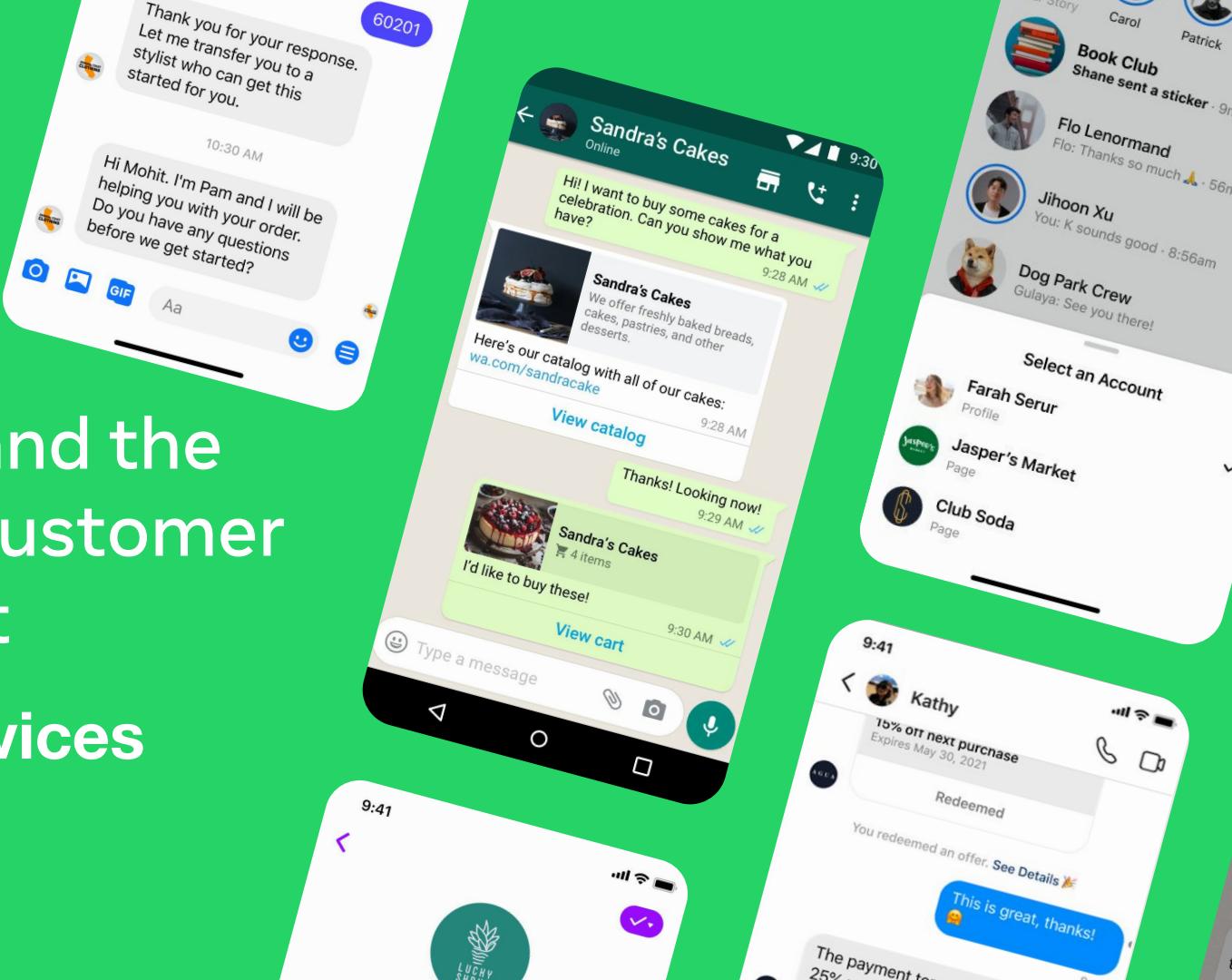
Messaging and the new era of customer engagement

Financial Services

Luisa Garcia Zapata

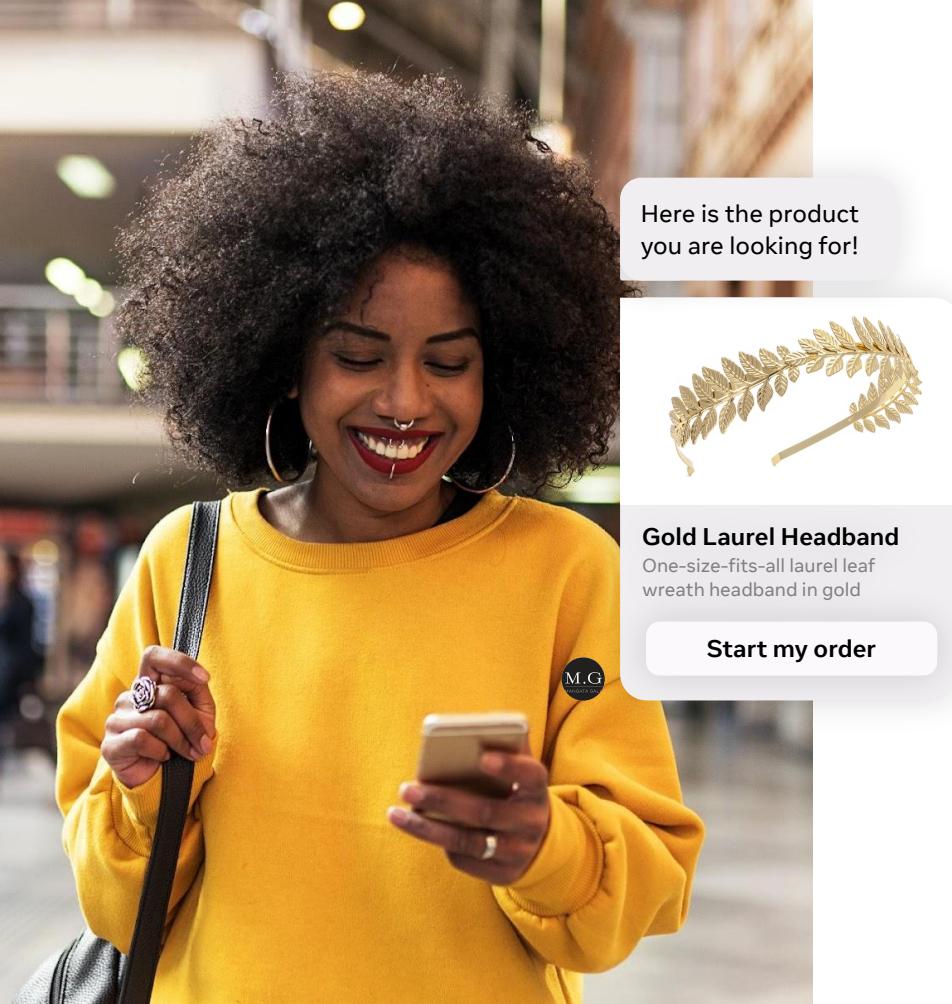
Global Business Messaging Leader

luisagz@fb.com



Agenda

- Industry Trends
- Customer Journey for Financial Services
- Customer Case Studies
- How to get started on WA
- Click to WA Campaigns



Messaging creates a personal, immediate connection—a real relationship.

75%

global consumers want to message businesses.

66%

consumers more likely to shop with a business they can message.

Source: Meta-commissioned global study of 8,214 adults ages 18 and older, Sept 2020

Consumers prefer messaging over other communication methods

**They don't want to call
(and get stuck on hold)**

61% choose messaging a business
over picking up the phone.

**They don't want to email
(and wonder if anyone's at
the other end)**

59% choose messaging
over email.





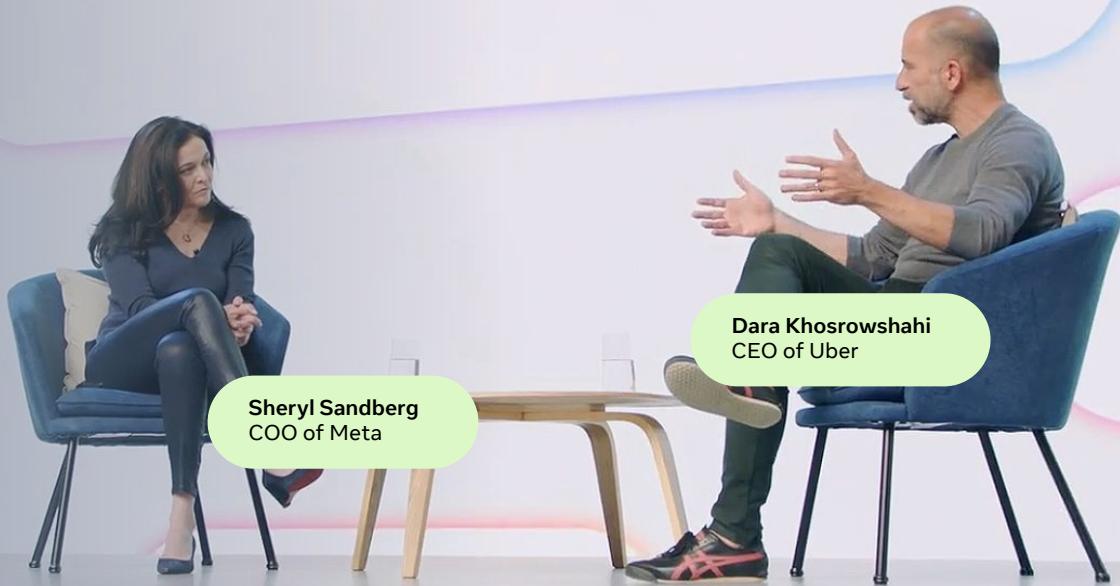
WhatsApp Reach

- Expanded reach to **2B active monthly users in 180 countries** + = **access new markets and consumers**
- **3 X more** conversations happening compared to legacy channels = **more new clients**
- Re-engage **70% of WhatsApp customers who check daily**+ = **higher conversion rates**
- Provide assistance to **175 million people who message businesses daily**+ = **increased customer satisfaction**

“

“Messaging is quickly going from delighting customers to becoming an expectation. The first piece of advice I have to other businesses is... hurry up.”

DARA KHOSROSHAHI

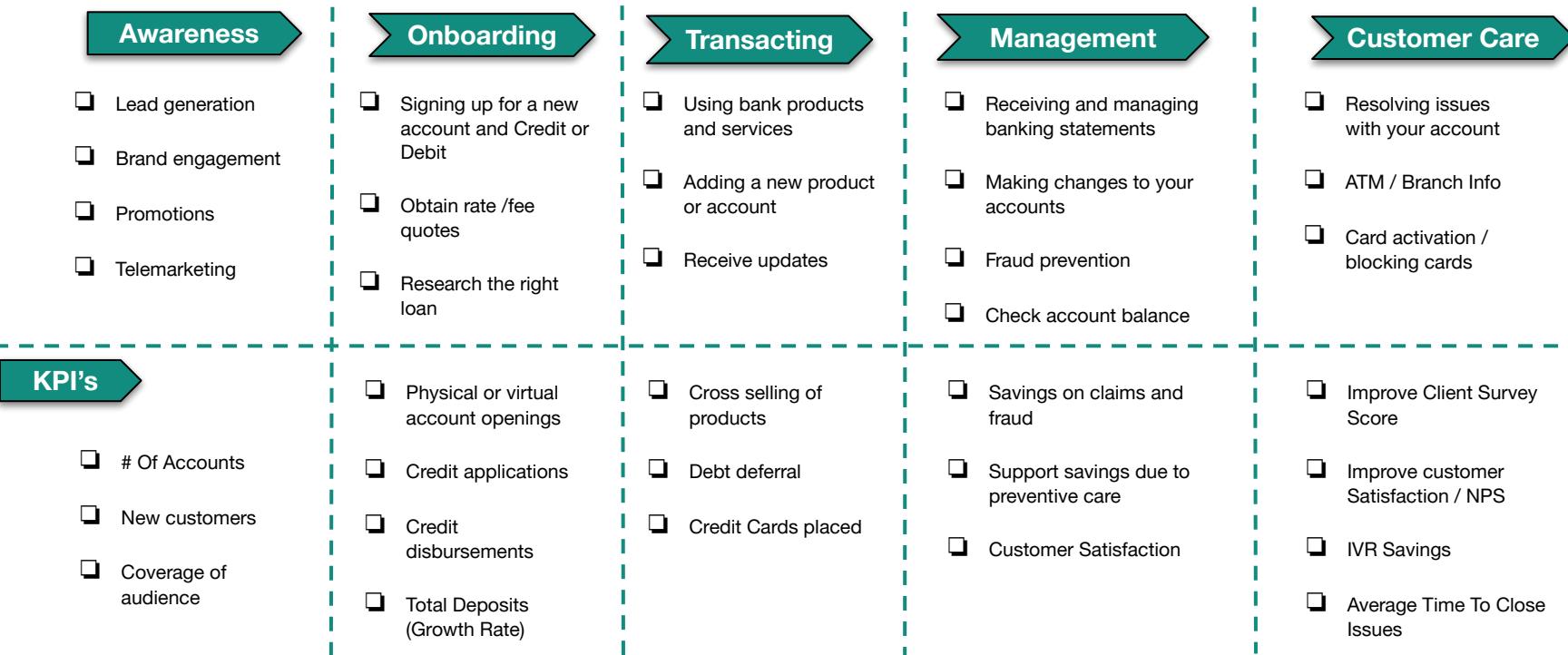


Sheryl Sandberg
COO of Meta

Dara Khosrowshahi
CEO of Uber

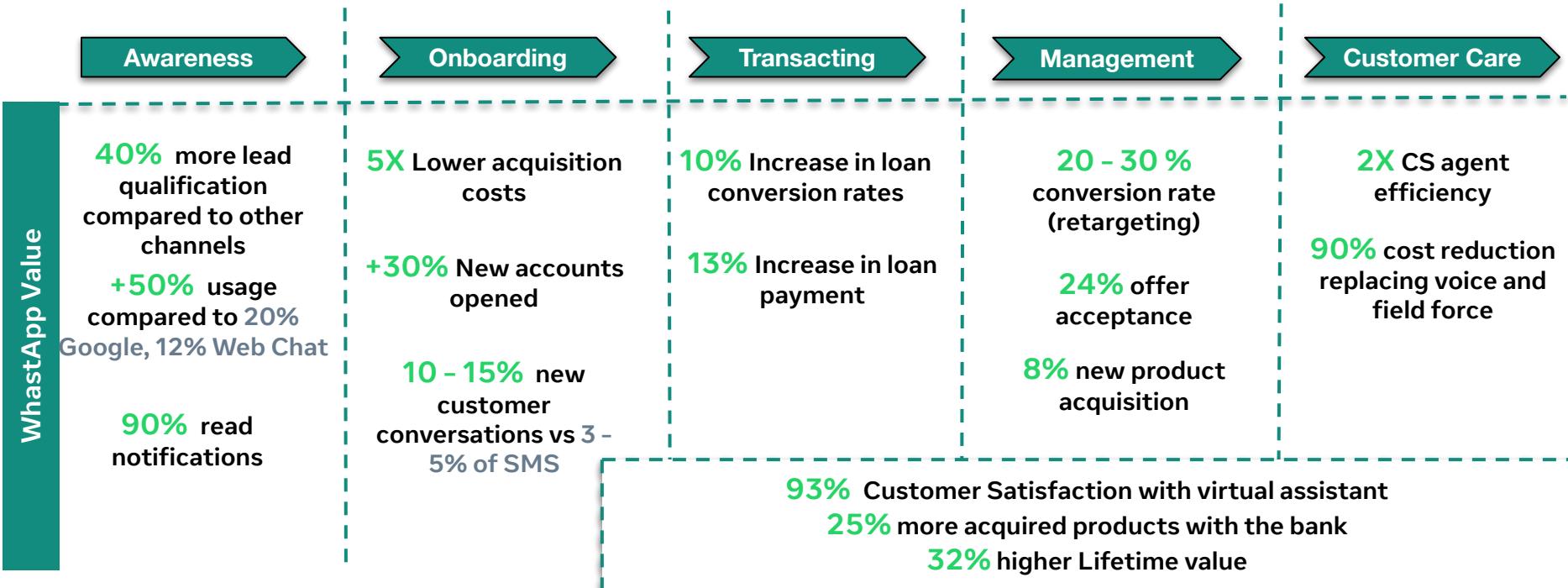
Customer Journey

More educated and empowered customers with enhanced self-service options



Customer Journey

More educated and empowered customers with enhanced self-service options



Sources:

- 1- <https://www.mckinsey.com/industries/financial-services/our-insights/managing-a-customer-experience-transformation-in-banking>
- 2- <https://www.salesforce.com/resources/articles/top-financial-services-customer-experience-trends/>
- 3- https://www3.weforum.org/docs/WEF_The_future_of_financial_services.pdf
- 4- <https://brandfolder.com/whatsappbusinessapi/bsp>

What other customers are doing

Largest bank¹
in Indonesia has
achieved:

- 42% increase in net margin.
- 56% more credit card applications.
- 37% of all conversions via WhatsApp.
- #1 channel for conversions over SMS, telesales, call centre, website and mobile app.

[1 Bank Mandiri](#)

Financial services company² EMEA has achieved:

- \$1m+ savings in reduced USSD and SMS costs.
- 42% of customers initiating money transfers on WhatsApp.
- 15% increase in overall CSAT scores.

[2 Mukuru Success Story](#)

Largest private bank³ in Eastern Europe has achieved:

- 95% customers' requests processed in WhatsApp.
- 15% decrease in requests processed by operators.
- 30% decrease in call centre costs.

[3 Alfa-Bank Kazakhstan case study](#)

Largest credit card and voucher provider⁴ in Europe has achieved:

- 42% more qualified leads through WhatsApp.
- 25% more conversions compared to other channels.
- 5-point lift in ad recall.

[4 Multinet Up case study](#)

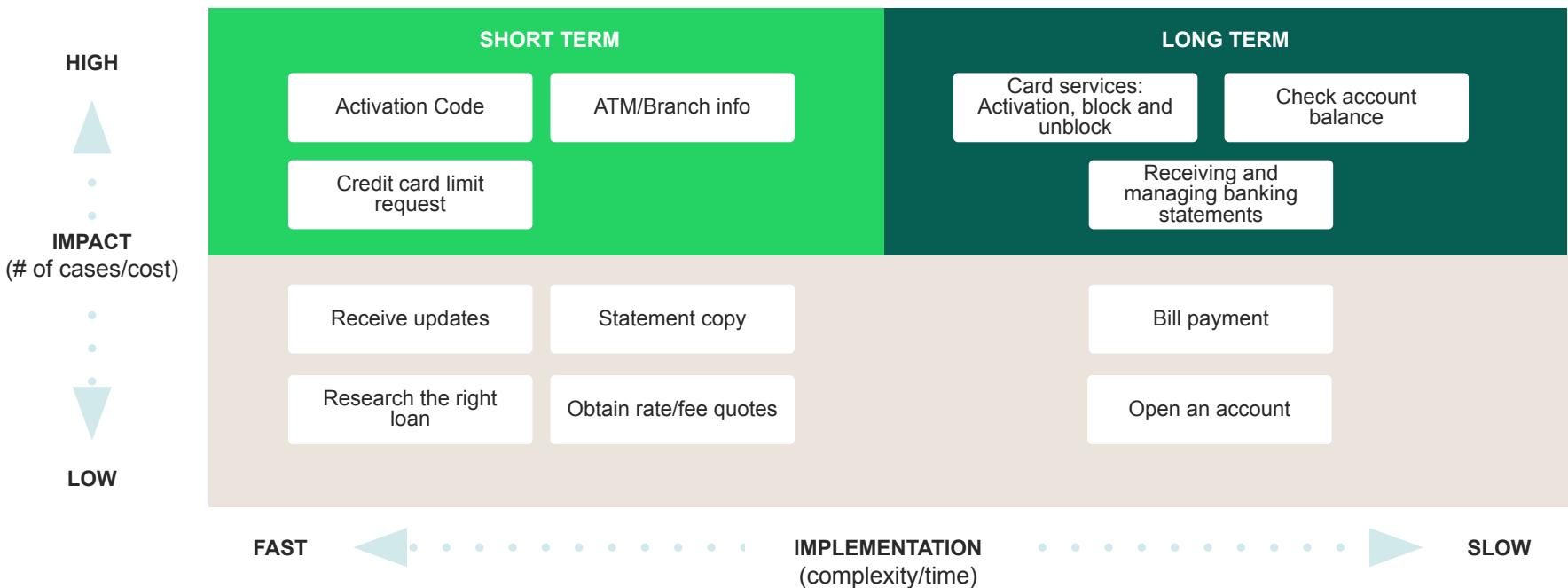
Small finance bank⁵ based in India servicing more than 2 million customers has achieved:

- 25% lower cost per lead for ads that click to WhatsApp.
- 31% more leads for ads that click to WhatsApp.
- 2X more savings accounts opened from ads that click to WhatsApp.

[5 AU Small Finance Bank case study](#)



Top Use-cases to Drive Value



Note that figure is illustrative. A customer contact/revenue analysis should be run to determine potential impact for your business.

Entry Points to Drive Adoption

- App
- Web Page
- IVR Deflection
- QR Code
- Notifications
- Marketing campaigns
- Social Networks



A collage of three images. The top image shows the Bank of Baroda website with a banner for WhatsApp banking. The middle image shows a mobile screen displaying the WhatsApp Banking interface with steps 1, 2, and 3. Step 1 shows a 'hello' greeting, step 2 shows transaction options like 'Buy prepaid mobile', and step 3 shows a QR code for 'SCAN TO PAY'. The bottom image shows a QR code with the text 'SCAN TO PAY'.

Advantages of using Click to WhatsApp messages

Success cases:

- **10% increase** in loan application conversion rates per month after WhatsApp integration
- **99%** read rate for WhatsApp messages

Reach your audience at scale with Click to WhatsApp

Ads



Increase awareness of your WhatsApp presence and products with new audiences



Optimize delivery to drive more conversations, leverage algorithms that enable better performing campaigns over time



Drive discovery and demand for your products and services with engaging content

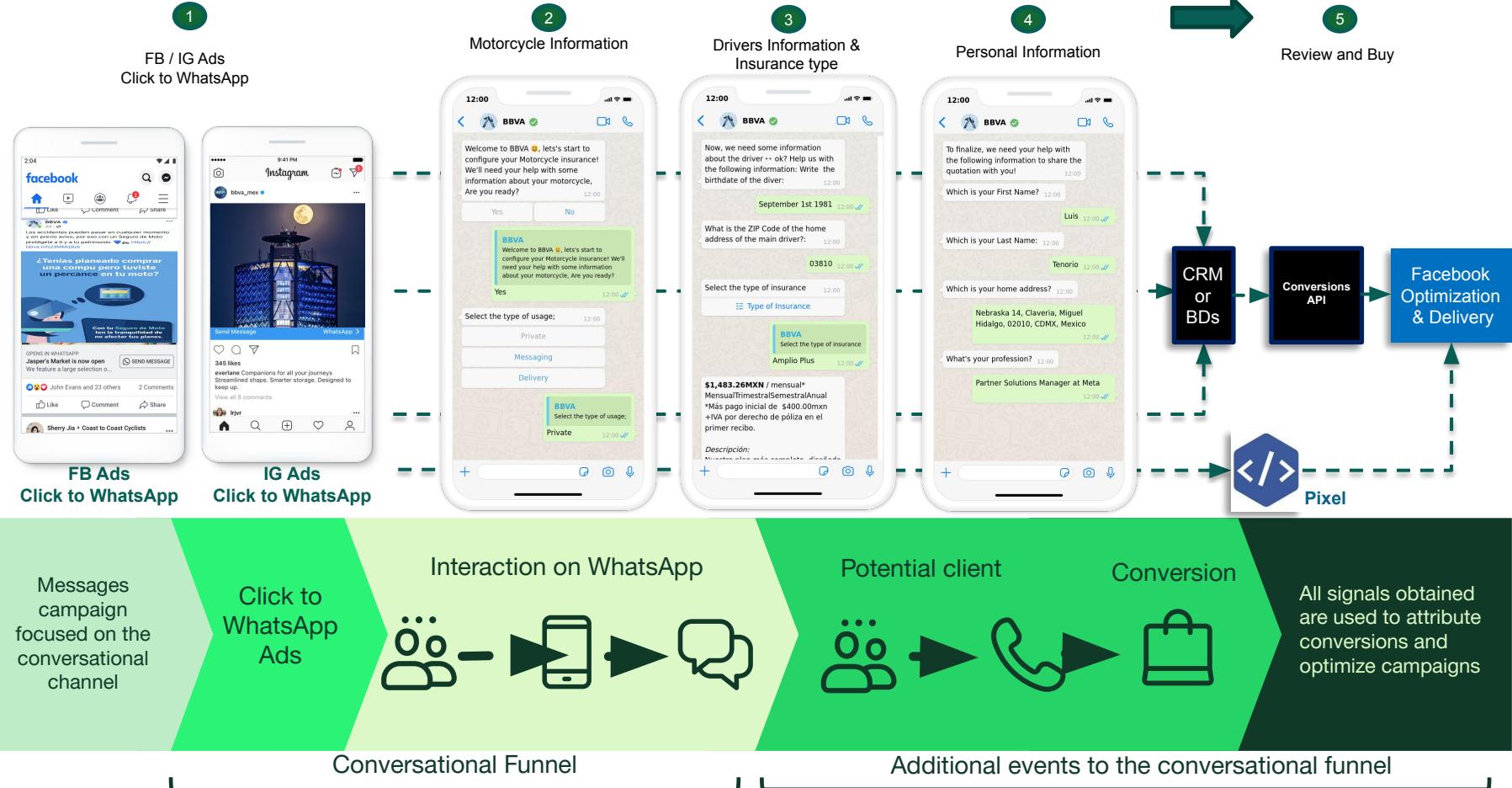


Measure results beyond the conversation*

* Available via Facebook Pixel Tracking, Conversions API, or Offline Conversions



Example of Motorcycle insurance quote flow



Schedule

-  Intro
-  Demo Solution
-  Yalo Platform

Meet the team

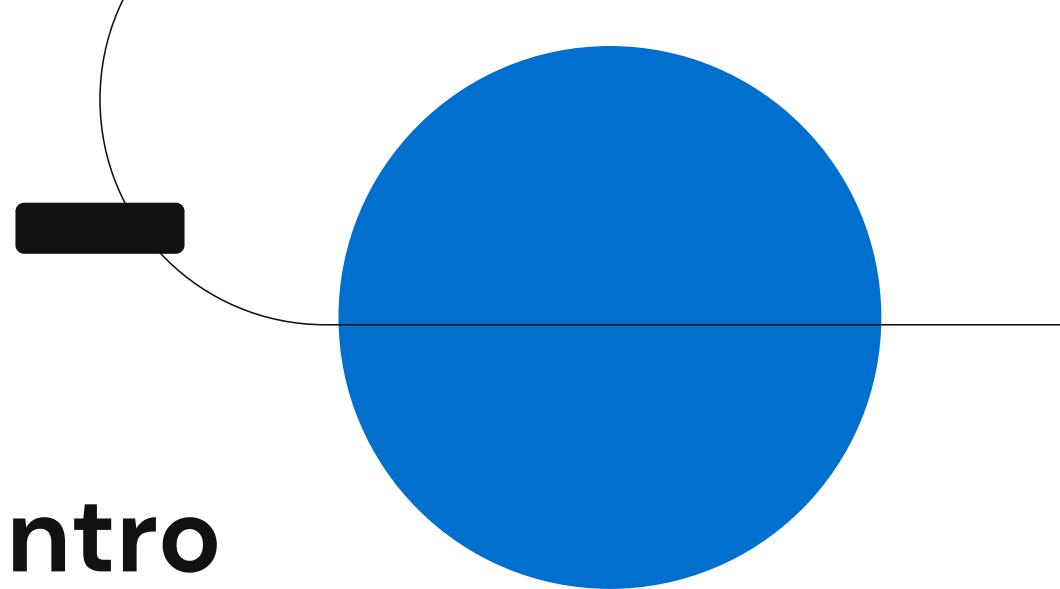


Stephan Berger
Senior Account
Manager

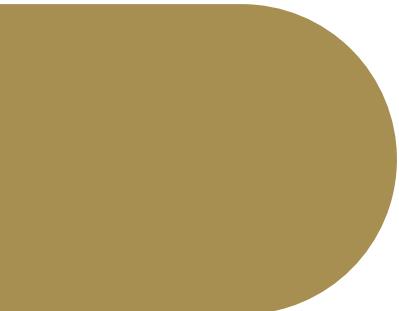
[WhatsApp](#)



Guadalupe Bracamontes
Sales Engineer



Intro



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Partnership American Express with Yalo

yalo + AMERICAN EXPRESS + Meta

Working together
since

2019

4

Active WhatsApp
Numbers

- Acquisitions – onboarding process
- Credit American Express (*collection notifications*)
- Lending – Defer your balance
- Fraud Prevention – confirm transactions



META's BSP
since

2018



HiPo Funds with META 2023

1

Pre-Sales Engagement

Short-term engagements for lead development with a maximum funding of \$50K per project.

Example:

- Workshops with customers

2

Solution Implementations

Delivery and integration of customer's end-to-end solution with a maximum funding of \$200K per project.

Example:

- Implementation for new features within WhatsApp

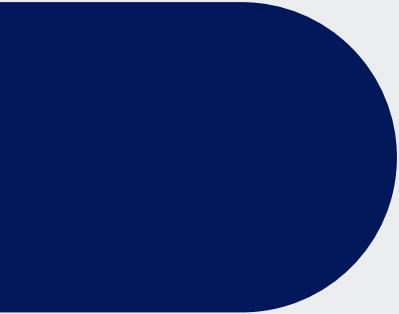
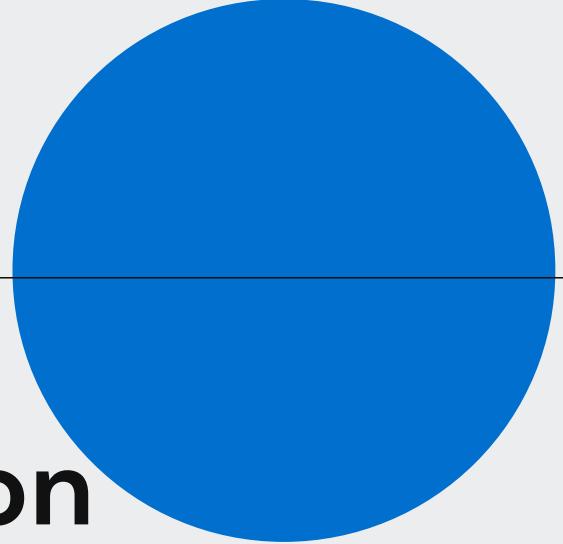
3

Opt-in Campaigns

Marketing campaigns for existing customer implementations, these projects will require a 50/50 funding match with a maximum of \$50k per campaign.

Example:

- QR Codes and/or awareness digital campaign



Our Solution



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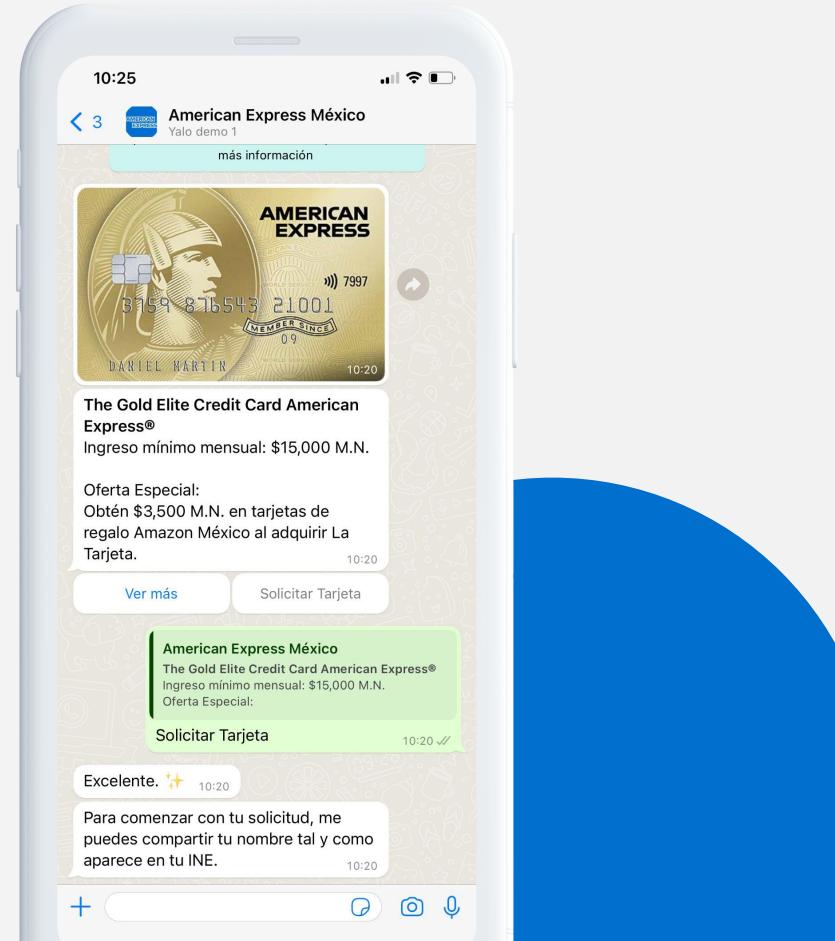
Live the experience

1. Scan the QR code
2. Send the text that appears pre-filled (Amex)



Credit card application

Send and valid your information required from your phone



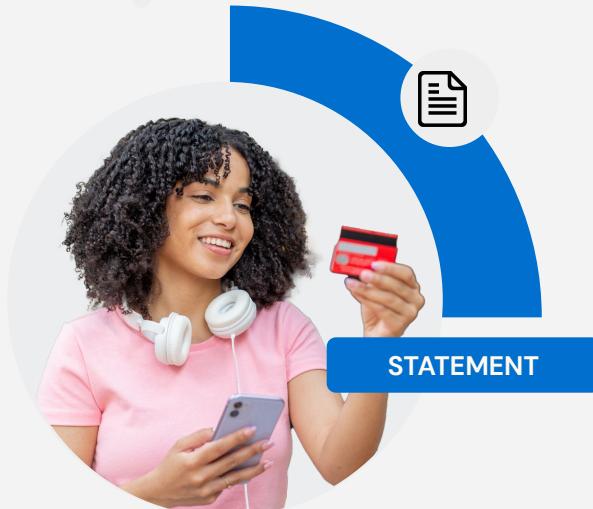
Campaign

Be the first one to get exclusive promotions to your phone



Account statement

Consult and download your account statement from your phone



Refer Program

Get the link to refer friends from your phone, share and earn



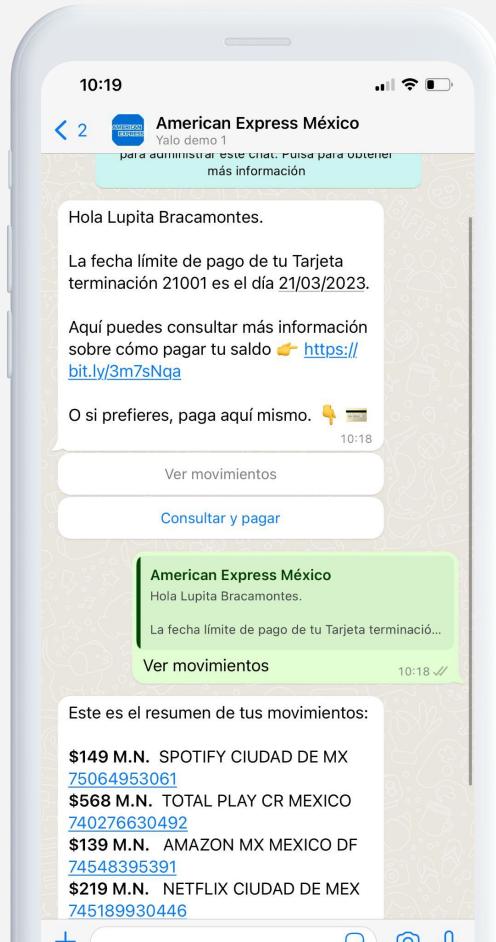
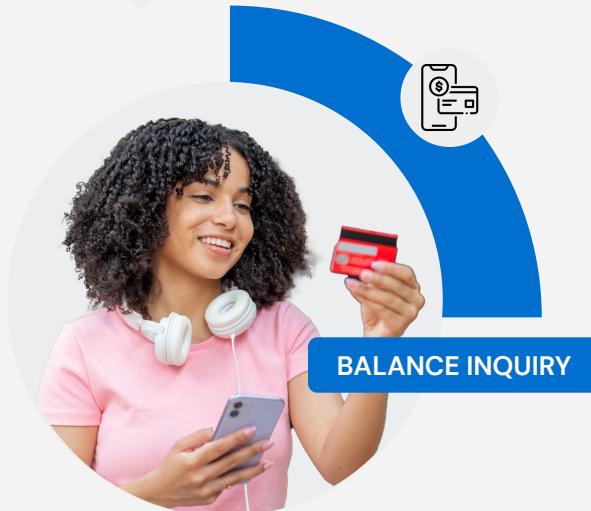
Credit extension

A making or renewal of any loan, a granting of a line of credit, or an extending of credit in any manner whatsoever



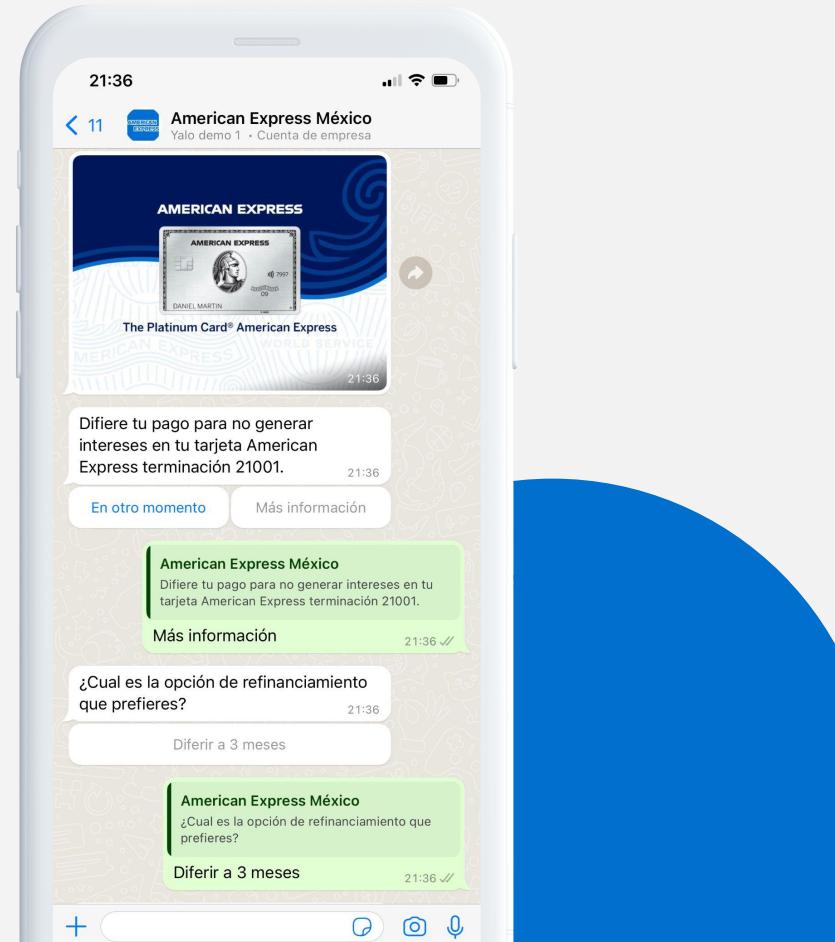
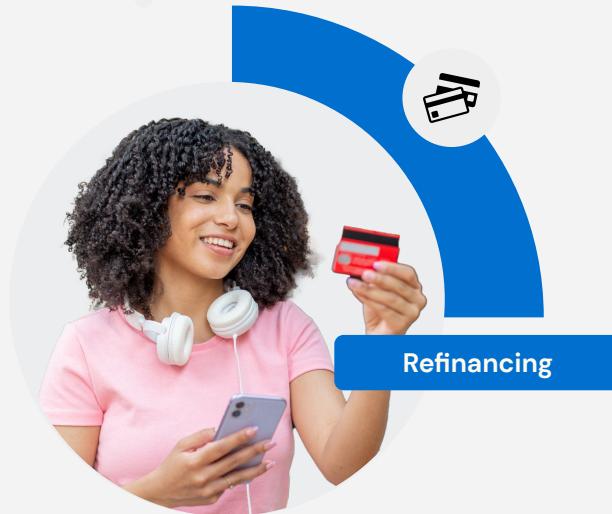
Balance inquiry and movements

Consult your movements paid with your amex from your phone



Refinancing Option

Get up to 3 months of additional credit on monthly payment

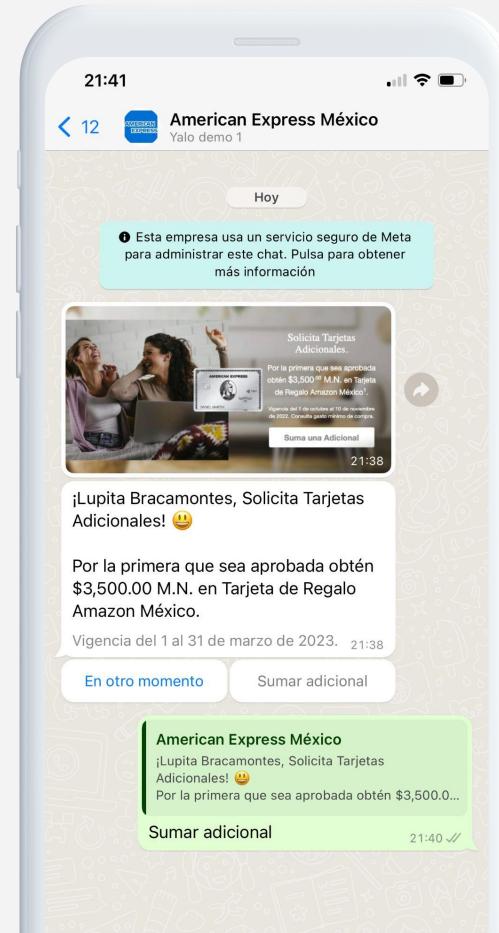


Additional card

Request an additional card and get the approval to your phone



ADDITIONAL CARD

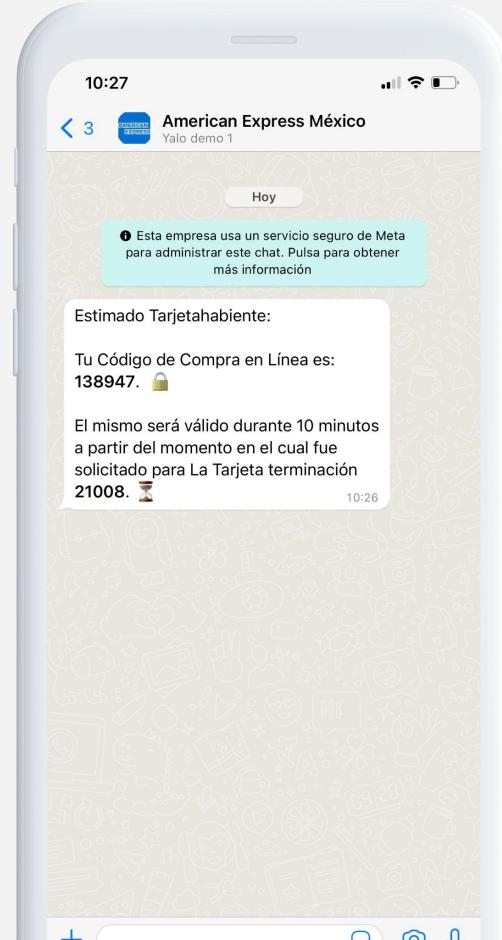


OTP

Get your otp code and make your transactions are safer

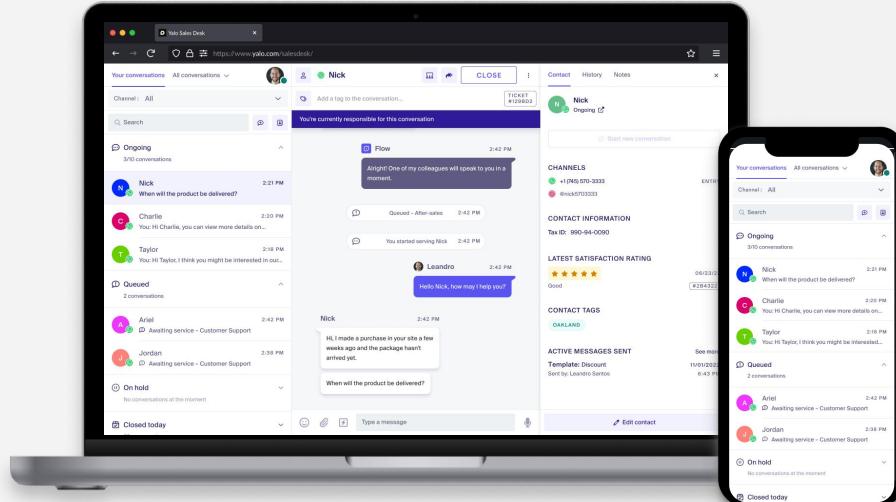


OTP CODE

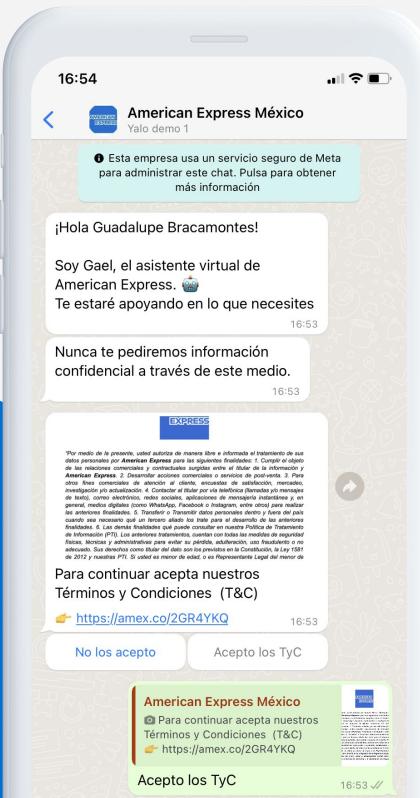


Human Escalation

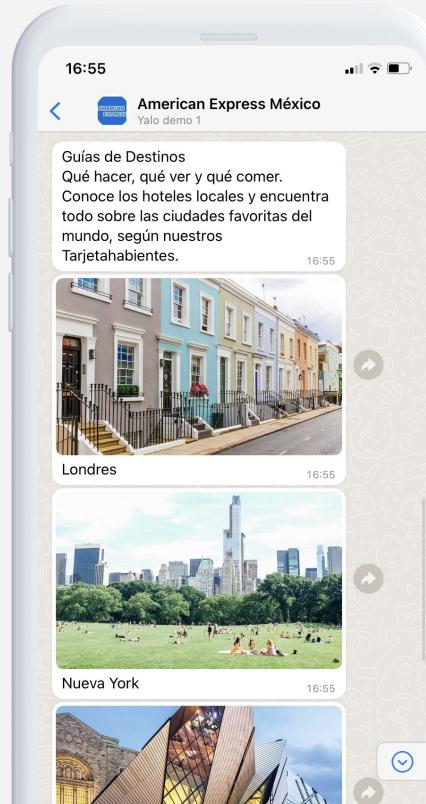
Provides metrics that describe conversations handled by agents using integrated Helpdesks.

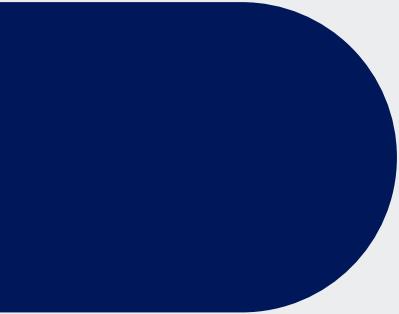
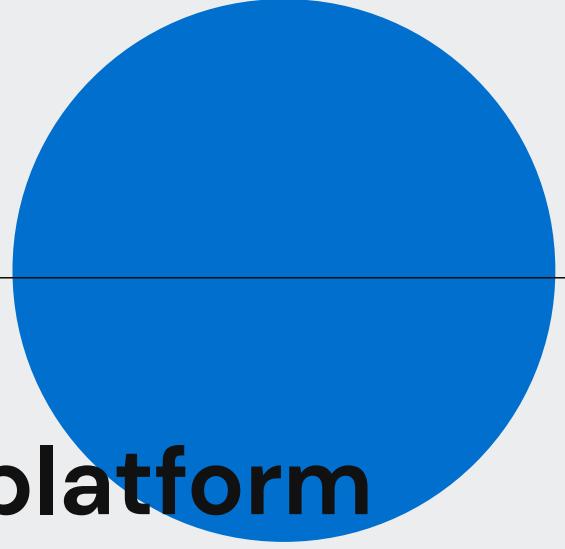


Menu



Viajes



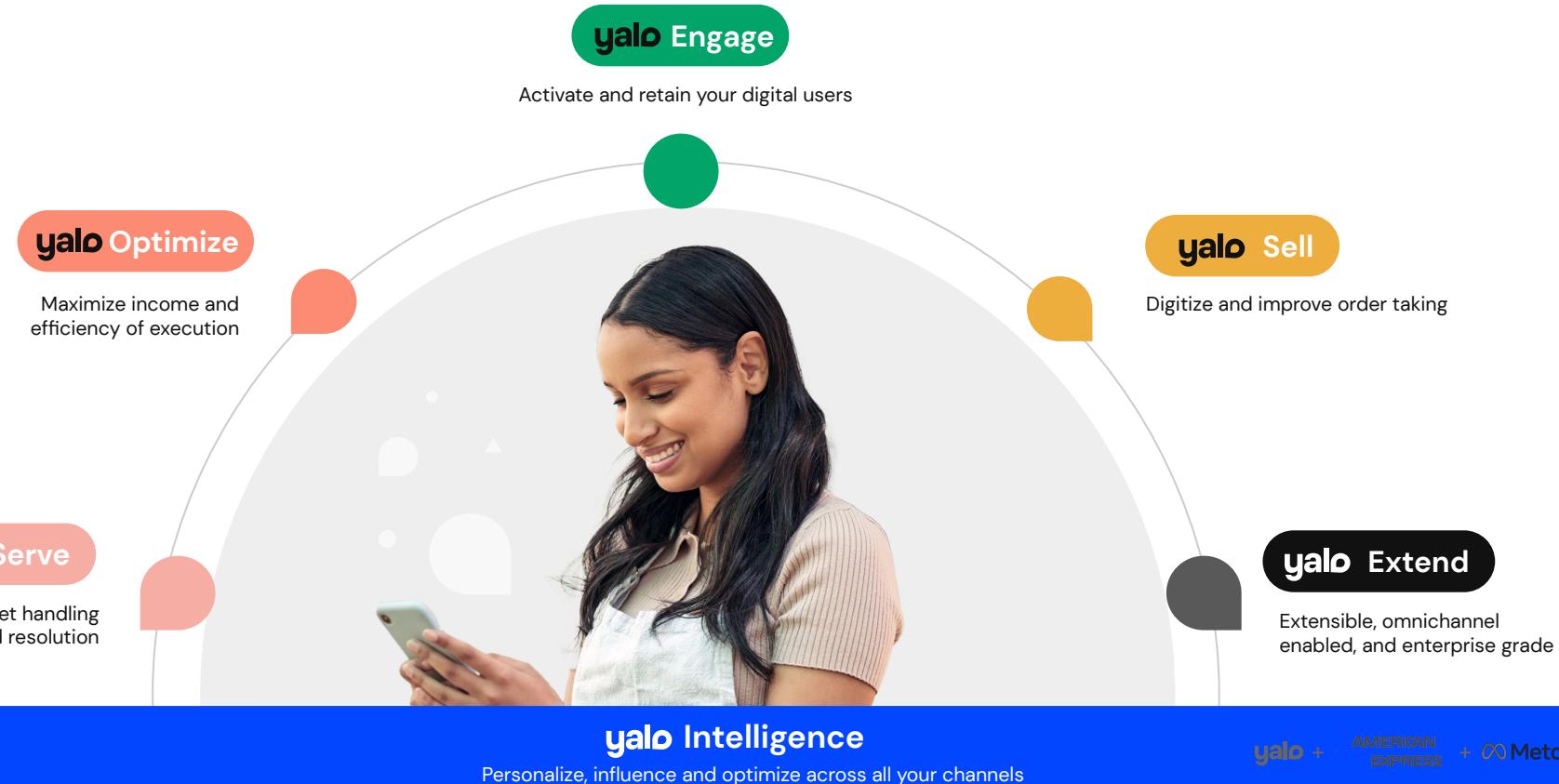


Capabilities of our platform

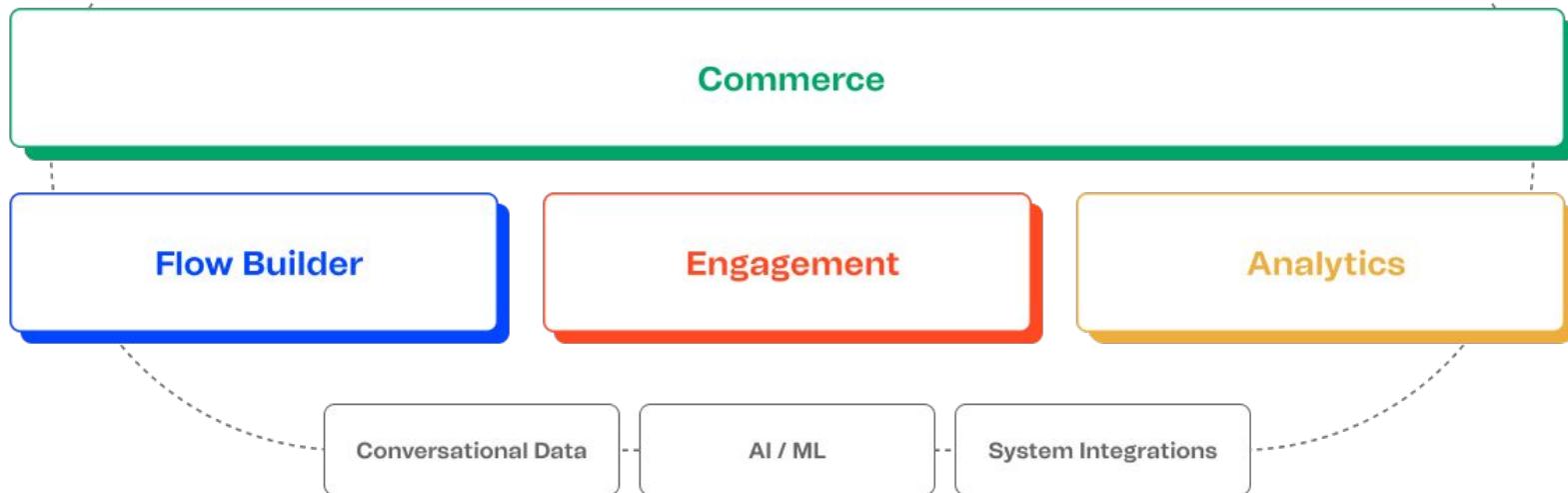


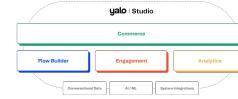
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The Yalo Conversational Commerce platform



yalo | Studio



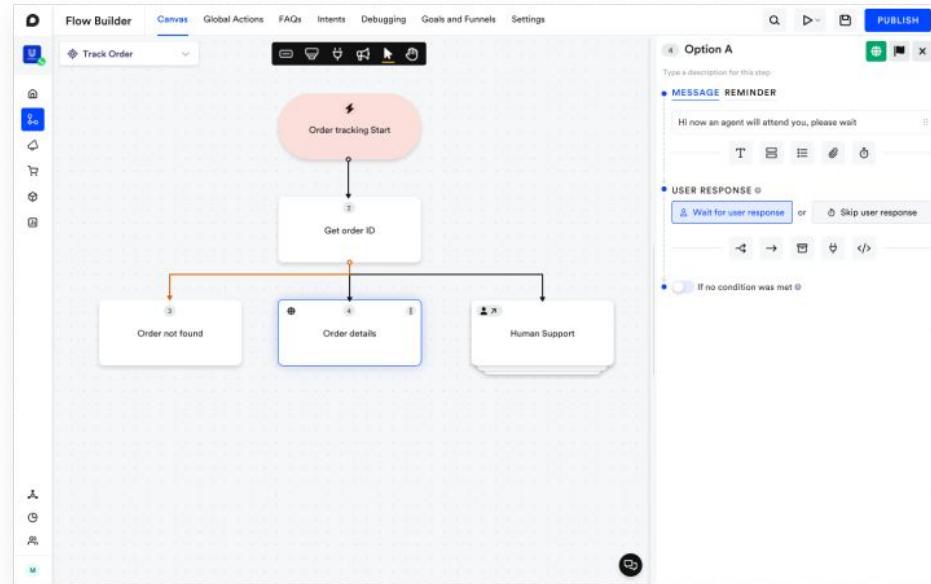


Flow Builder

Build and automate
customer journeys →

With Flow Builder, our customers
can easily build and manage
conversational commerce flows in
WhatsApp and design the best
experiences for your customers

- Self Service Canvas Flow
- Templates



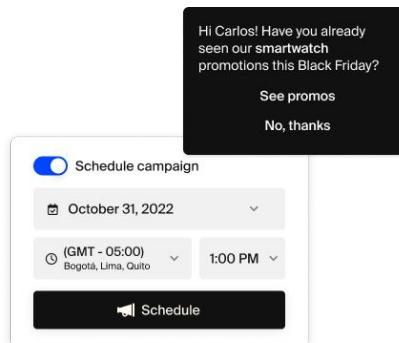
Engagement Suite

Reach and engage customers on WhatsApp→

Thanks to Engagement, Yalo customers can send personalized, data-driven messages that customers actually want, on the channel where they already are and increase sales.

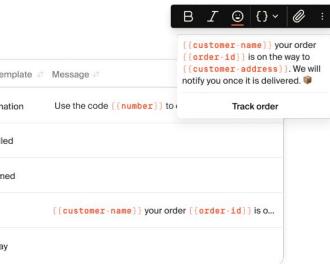
Campaign Manager

Easy campaign automation to run organized and planned marketing campaigns to targeted audiences.



Messaging templates

Conversational best practices packaged that maximize customer open rates and engagement



Analytics

Grow sales with data driven insights →

Thanks to Analytics, Yalo customers can gain a holistic view of their customers and optimize engagement and sales with conversational analytics.



Yalo Dashboards

A self service easy to use platform to build and define end user buying experience.



Conversational Analytics

Summarizes overall channel performance and measures customers' engagement.

B2B Specific Analytics

Leverage on Yalo's proven practices and analyzes store adoption, ticket size, topline insurance, among others.

¡Gracias!

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