



The conversational platform for Financial Services

The ultimate customer experience starts with creating personal relationships



Unblu at a Glance

The Unblu Conversational platform enables client service agents and visitors to **engage, converse, browse & collaborate in the same web asset or mobile application simultaneously**. Our customers leverage their existing investments in the digital channels, increase the number of customer interactions and reducing the TCO.

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

- Make online channels powerful by **assisting in the moment of truth** (more transactions)
- **Reduce costs and increase customer satisfaction** thanks to supreme online support (better support)
- Increase trustworthiness and loyalty, increase sales and **advise your customers as they go** (long-term advice)

2008

- Foundation of Unblu.
- First project based implementations of **Co-Browsing** with SAP, HP and UBS.

2012

- From services to standard software package.
- Release of Unblu 2.

2013

- **First patents granted.**
- Release of Unblu enterprise for Embedded and Universal Co-Browsing.

2014

- First commercial success as a product company.
- US patent US839154 granted
- **Release of Unblu 3.**

2015

- Company expands with operations in **Germany, Czech Republic and Bulgaria.**
- More than 20 clients using Unblu on an enterprise level.

2016

- Release of Unblu 4, featuring **Text, Video and Audio Chat.**
- Unblu partners with major Core Banking Vendors.

2017

- More than 50 clients in the **Financial Services Sector.**
- Unblu featured in Finnovate London and later NYC.

2018

- Release of **Unblu 5 as a Conversational Platform.**
- US and UK subsidiaries established.

2019

- More than **120 financial services firms** using Unblu.
- Launch of Unblu 6: BOT integration, Screen Sharing and 3rd Party Messaging integration.

Unblu 6 release stream

- CRM Connectors (BSI, Salesforce).
- External Messenger (Apple Business, WeChat, WhatsApp, Facebook Messenger).
- Standard BOT connectors (Kore.ai, Rasa).
- Screen Sharing.

Converse and collaborate with customers throughout their whole journey

The Unblu Suite integrates easily with existing systems to provide a seamless and omni-channel customer experience.

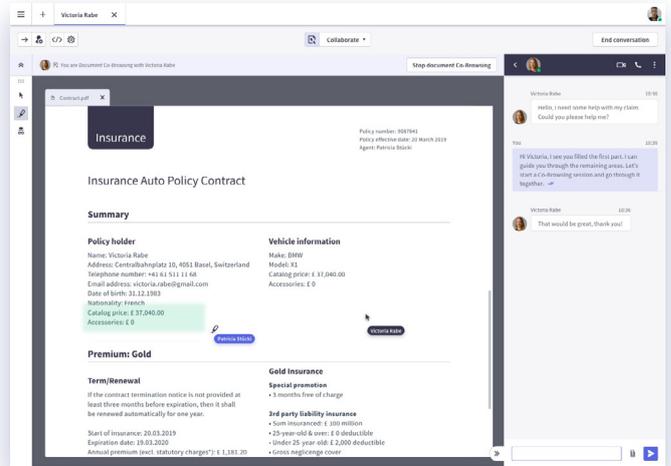


All our features are mobile optimised. Our SDK allows you to seamlessly integrate Unblu into your native mobile apps (IOS or Android). Available for both customers and agents.

- ✔ Cloud or on-premise deployment
- ✔ No downloads required
- ✔ Mobile enabled (through the SDK)
- ✔ Easily integrates with your current infrastructure
- ✔ 120+ Implementations into financial institutions

Co-Browsing & Screen Sharing

Bridge the gap between online self-service interaction and the traditional communication methods at a branch. We've seen time and time again that this gap between the online and the offline world has a direct effect on customer satisfaction, sales conversion, and customer loyalty. We have several collaboration layers that help you remove these barriers.



Embedded Co-Browsing

Join and collaborates with the customer on the bank's or insurance company website. With visual access to the customer application, the agent can understand the end user's context and see what they are doing. The agent can highlight particular areas and guide the customer.

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

Access the mobile application of your customers and help them in context.

Screen Sharing

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

Simple, secure and collaborative

Simple – nothing to download

There are no downloads, installations or plug-ins. With just a single line of Javascript tagged on your website, customers can share their browser with one click.

100% Secure and private

The whole process is completely encrypted and secured. Sensitive information is masked and can never be seen by the agent.

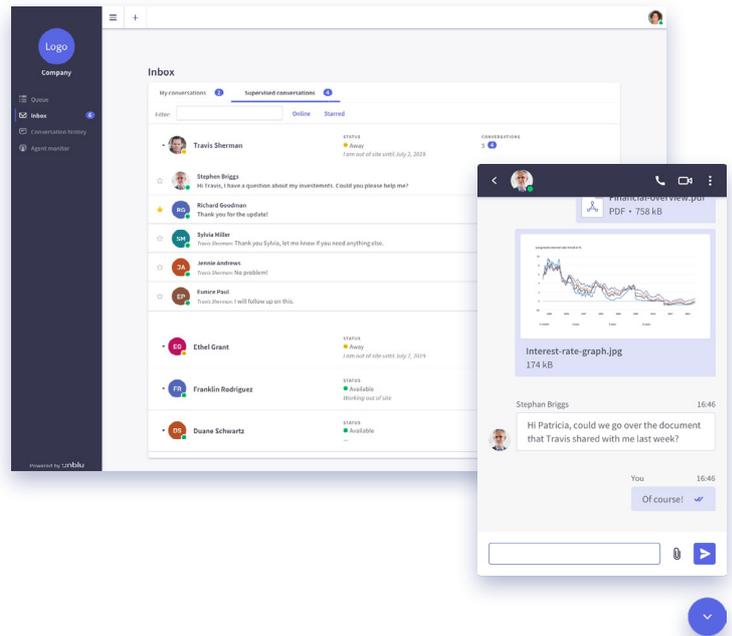
Collaborate with your teams

If more support or advice is needed, either invite another colleague or simply hand over the session to someone else.

Secure Messenger

Designed specifically for the challenges of complex sales and advisory scenario. 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 life.

- Provide the **WhatsApp experience** whilst remaining compliant.
- Embed easily into your **authenticated portals** and mobile apps.
- Possible to integrate with **third party messaging platforms**.
- Works seamlessly with the rest of **Unblu features**, such as video, voice or co-browsing.
- Relationship Managers can handle all **customer interactions in a single place** and the bank remains compliant.



More about Secure Messenger

[Download the guide →](#)

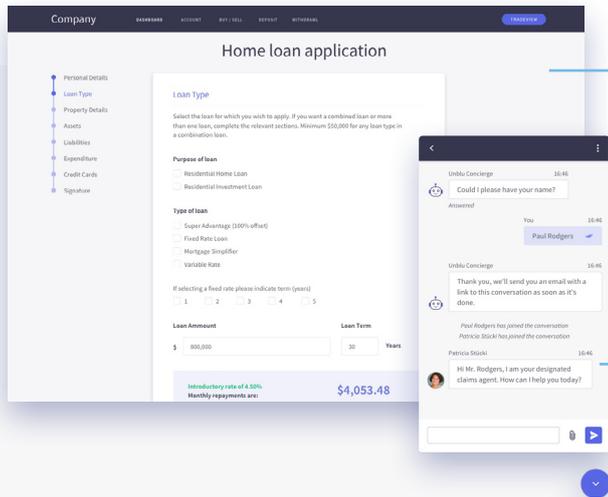
Why instant messaging is so important for financial services

In a world with fewer branches, financial advisors now have to rely less on traditional workspace and instead leverage technology to drive customer engagement and build relationships. Their workspace is evolving into a virtual space and they need to be as

connected as their clients in order to keep up with them and provide virtual advice that is relevant and useful.

Live Chat

The fastest, most effective way to provide outstanding customer care and support in real-time. Helping banks build trust and convert visitors into clients.



LiveView

Adds 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.

Live Chat

Visitors can communicate directly and immediately with agents and support staff, they can also share documents or images.

Productive and organised agents

Handle multiple conversations

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

Personalise your response

Use canned responses and macros to automate without losing your personalised touch.

Share insights from session information

Securely archive all chat conversations. Get statistics, share information by mail, integrate it with your CRM, export it, make it available for customers, or analyse it for a better customer experience.

Integrate with internal systems

Integrate our API with internal systems and deliver key information related to day-to-day activities.

Triage chat requests with Concierge

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.

Customer service and satisfaction improves

Measure customer satisfaction (CSAT)

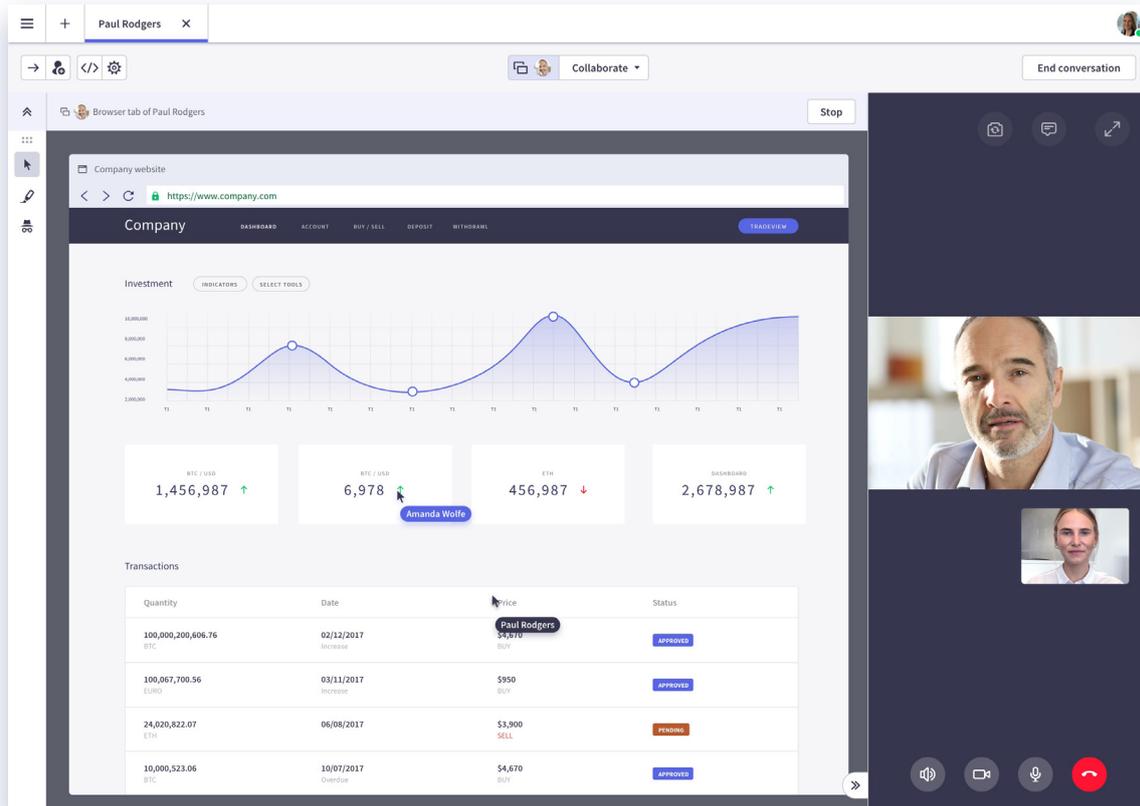
Our rating feature allows you to listen to your customers and measure their satisfaction with every conversation.

Gather insights

Unblu provides all the information you need to improve your customer's journey and provide a seamless experience.

Video & Voice

High-touch is critical for success in the financial industry. Video and Voice chat offers the personal, attentive one-on-one support that customers appreciate. With this personalised service, you can accelerate the sales process.



Runs on any browser or device

Based on web friendly WebRTC, customer don't need to install or download any software. A single click kick-offs the interaction with an agent.

Seamless integration with our mobile SDK

Our SDK makes it possible to quickly add video and voice chat to native apps—both iOS and Android.

Geo-location restrictions

Restricts server-side processing to geographic regions.

Secure and compliant communication

All communication is handled for fulfilling compliance requirements, including full customer history, call recording, archiving video sessions and encrypting archives.

Several deployment alternatives depending on your needs

Unblu is a robust enterprise solution specifically engineered to integrate seamlessly into secure financial infrastructures. Choose from our public cloud, private cloud or on-premise with your own security certifications in place.

1. Deployment

○ On-Premise

Deploy into your own infrastructure with your current security certifications in place.

○ Cloud

Fully ISO 27001: 2013 certified and it is compliant with the FINMA Guidelines.

2. Server Type (for on-premises deployments)

○ Unblu Server

Clustering installation with a single production node. This set up substitutes the Java Server Application offered with previous Unblu versions. Unblu offers a default set up in OpenShift.

○ Server Cluster

Up to 9 nodes—additional on request.

Unblu offers a default set up in OpenShift based on Kubernetes, an open-source technology for automating deployment, scaling, and management of containerized applications.

3. Choose enterprise options that suits your needs

○ SecureFlow Manager

Ensures highly secured applications like banking apps can be safely accessed.

○ Mobile SDK for Customers

Enables co-browsing functionalities within mobile native apps.

○ Multi Tenancy Extension

Serve multiple “internal” customers with a single Unblu instance.

○ Mobile SDK for Agents

Allows agents to manage all interactions through mobile devices/applications.

APIs and integrations

A platform that follows your strategy and your customers

Our platform is built for a complex and demanding industry

Unblu can be implemented with almost any system by using our set of API's and webhooks.

JS API

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

Webhooks

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

Rest API

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

Popular integrations

e-Banking front-ends



Messaging platforms



CRMs



Content Center Applications



Chatbots (open API specific for chatbot integration)



Bot API

Transactions like paying a bill or transferring money can fit into a customer's daily life asynchronously choosing a chatbot for that. But, for example, buying a home is the kind of interaction that needs a human being who can give advice. A conversational interface can bridge both of these human and chatbot experiences.

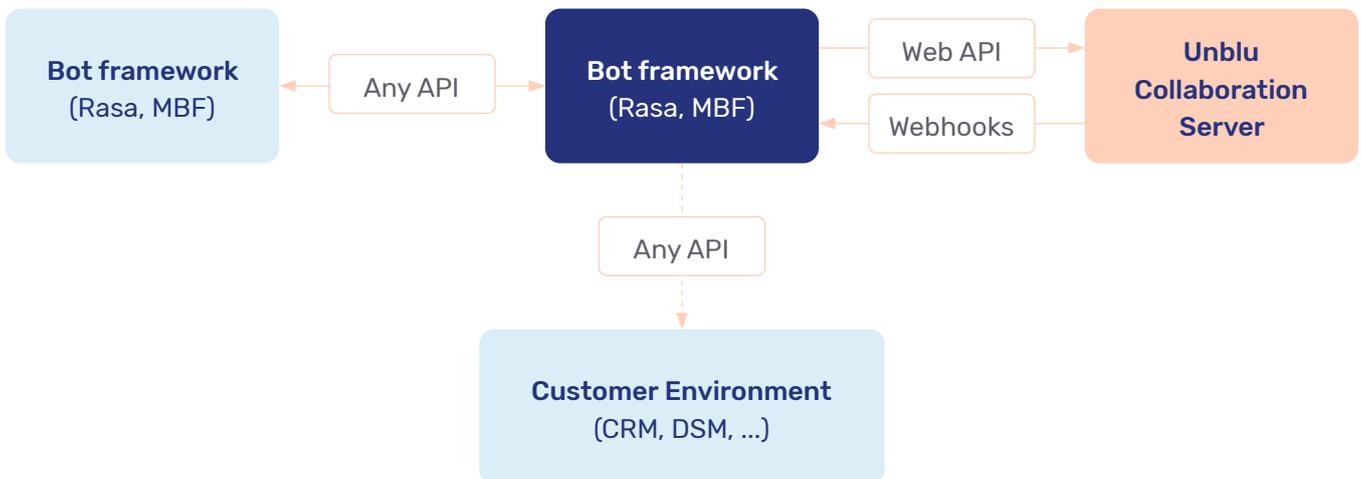
Unblu supports several bot types which are categorized into two groups: Dialog Bots and Conversation Observing Bots.

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.

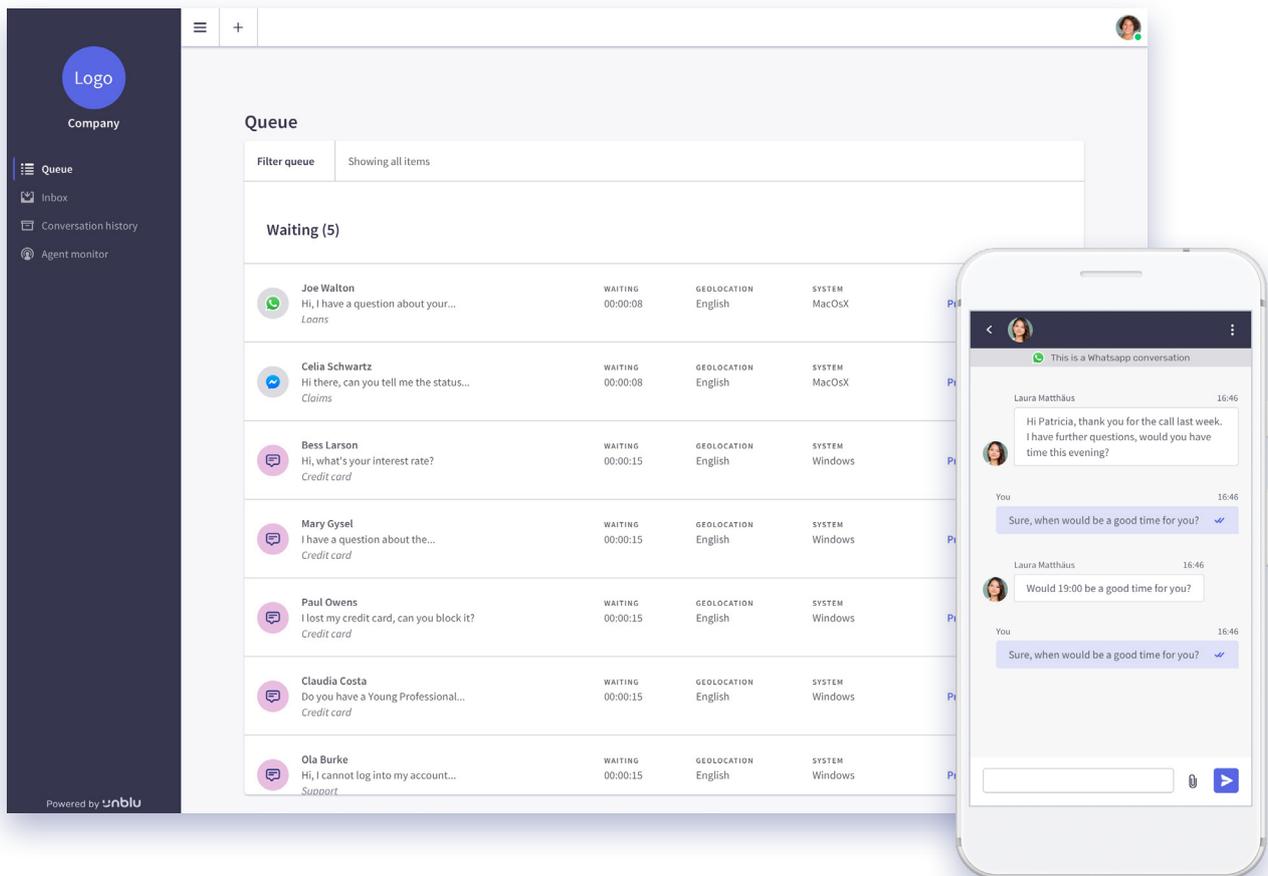
Conversation Observing Bots

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 Messaging API

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

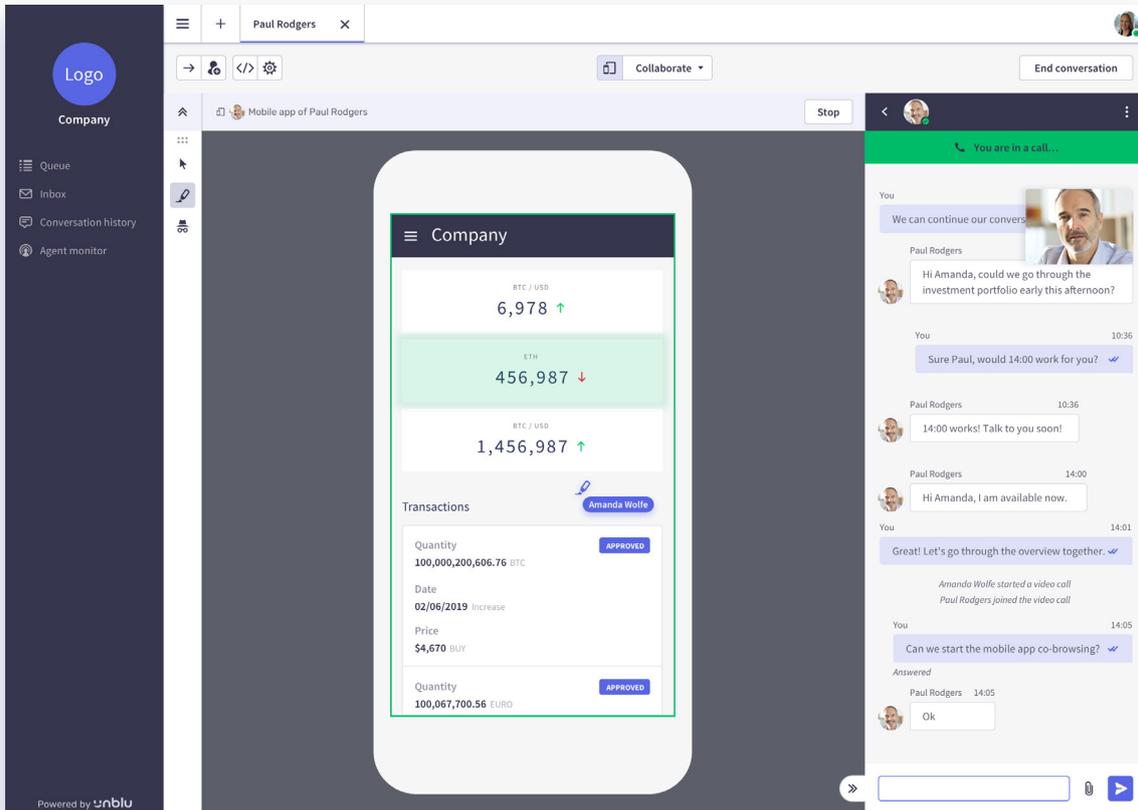


That's special challenging in domains such as financial services where the regulation is strict. In Unblu we allow our customers to integrate our solution with your customer's preferred channel, and centralize all the request at a central point for your agents and RM. Thanks to our business APIs,

our clients manage all communications with customers through a single application. Our Business Logic Engine reads through the request and connects the customer to the right person or team. All external conversations are persisted for record keeping and auditing purposes.

SDK for customers and agents

Unblu is developed using mobile-first design principles. Each Unblu component is 100% responsive and is available in both the SDKs.



Customer Experience



Web application

Unblu Mobile SDK



Native mobile app



Stand alone native messenger app

Agent experience

The relationship manager responds to customers using the Unblu agent desk



Unblu agent desk

Unblu Mobile SDK



My Client app

Why Unblu for financial services?

Security, know-how and innovation

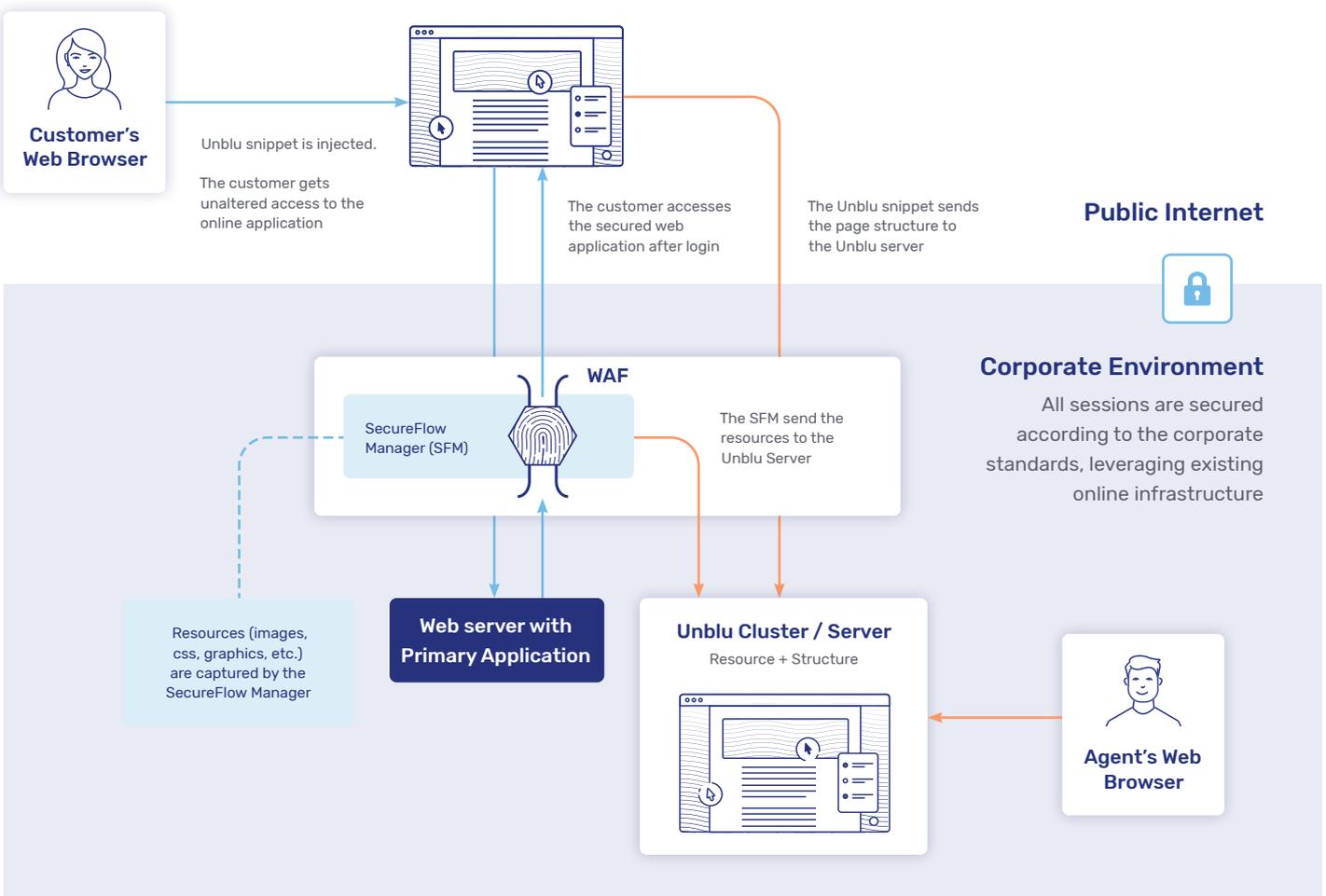
Designed to keep data safe and compliant

Security and data privacy standards are critical for large financial services organizations. With Unblu, the data flow between the customer and web application remains the same. This means that all the regulatory certifications applied to the client application (such as PCI, GDPR or PHI) remain in place and re-certification is not required.

No additional ports or channels are required, and all communication runs over Secure Sockets Layer (SSL). Non-sensitive text on the customer screen is displayed to the agent, while sensitive data can be masked from server-side processing and agent viewing.

SecureFlow Manager

The Unblu SecureFlow Manager (SFM) is our proprietary software component that ensures highly secured applications such as customer portals and mobile apps are safely accessed and co-browsed. Security and data confidentiality are not compromised at anytime.



Example: On-premise set up with SecureFlow Manager for embedded co-browsing

Compliant interactions with valuable insights

Unblu securely records and replays each customer interaction, along with every click and word they type. This new level of transparency provides financial institutions the opportunity to personalize their customer's experience.

With each customer interaction on every device now archived and encrypted, financial institutions can leverage the insights from these conversations to tailor existing services and offer new, relevant ones.

Full session recording

We record all session protocols, chat, messages and calls in a 100% secure environment.

Secure archiving

Unblu runs within your infrastructure, whether in a private cloud or on the premise. You have complete control over data flow, data storage and overall security. Allowing you to be compliant with GDPR, FINMA and Mifid II regulations.

Mask sensitive information

The embedded set-up determines which content can be accessible for viewing and collaboration. Requirements are simply tagged from the instrumented web application. These technical features provide you the flexibility to manage compliant interactions in broad system-based settings.

Trusted by world leading financial businesses

We've implemented our platform into more than 120 companies within the financial industry. Revolutionizing their online customer experience.



ZKB reduced call center calls by 50%

The ZKB customer service centre was running at full capacity, but the average time for support calls kept increasing. Help for executing a simple transaction was taking too long and customer satisfaction—particularly with elderly customers—was taking a hit because of it.

With the introduction of Co-Browsing, ZKB could support customers visually at the very page where they were stuck and, in the process, reduced average call duration by 50%.

We've used Unblu since 2011, and our customer experience has improved significantly. We have reduced average call duration by 50% while improving customer satisfaction!



Millennium Bank created an online service level that rivals the branch office

Bank Millennium, a leading nationwide bank in Poland, offers traditional banking using the latest delivery channels. The bank strives to be a market leader through a network of branches and individual advisors using electronic banking.

A key element of the bank's online expansion is their online customer experience that offers the same level of personal service as the branch.

Providing the same level of personalized service and advice to our clients online as we do in our retail branches is essential to our business success. With its live customer engagement solutions, Unblu has become a strategic partner in delivering an online experience that truly rivals our branch based services.



Komerční Banka lowered support costs whilst increasing customer relationships

KB serves 1.6 million customers across Central and Eastern Europe. The bank's goal is to differentiate its offerings with unrivalled customer support and financial advice.

Using Unblu's Co-Browsing, the bank introduced the human touch to digital channels, turning a self-service interaction into a personal exchange and the potential for additional revenue.

As a key part of our digital banking initiatives, Unblu's co-browsing has enabled us to provide unrivaled customer support, allowing our customer care and financial advisors to reach "through" the screen and be right there alongside our customers, whenever and wherever they need us.



Security makes a difference for AON customers

Completing online forms is a constant for the insurance business—be it for new contract generation or case management. But it can be both tedious and confusing for customers. AON consultants use Co-Browsing—right there in the customers web browser to guide them through the forms, making all the difference.

The tool is excellent. Data fields with sensitive information are redacted so customers feel that their information is secure.

Would you like 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

