

Solutions Catalogue

Banking

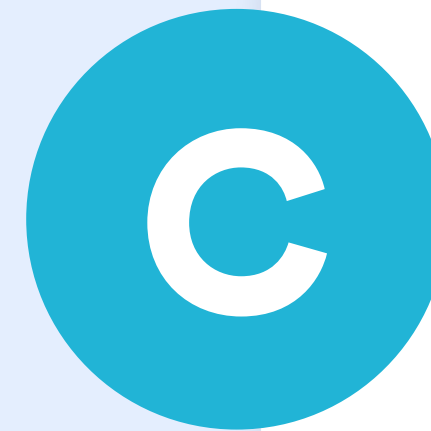
2024



Introduction

Atomic.io offers a solution to enhance banking customer journeys with minimal friction.

This guide is designed to present some of our typical banking use cases for Atomic.io, organised within our C.A.R.E. framework.



Convert

Provide tailored promotions and proactive self-service choices that are easy to respond to, enabling customers to seamlessly accomplish more within your app.

- ▶ [Self-Service](#)
- ▶ [Offers & Promotions](#)
- ▶ [Data Capture](#)



Activate

Send high-priority alerts, drive activation, and nudge customers to engage instantly.

- ▶ [Alerts & Approvals](#)
- ▶ [Onboarding & Activation](#)
- ▶ [Nudges](#)



Retain

Highlight customer insights, enquiries, and rewards that create a compelling path to action within your app.

- ▶ [Insights](#)
- ▶ [Outreach & Surveys](#)
- ▶ [Loyalty & Rewards](#)



Engage

Deliver relevant updates that anticipate individual customer needs at just the right time in your app.

- ▶ [Announcements](#)
- ▶ [Personalised Updates](#)
- ▶ [Education](#)



Action Cards

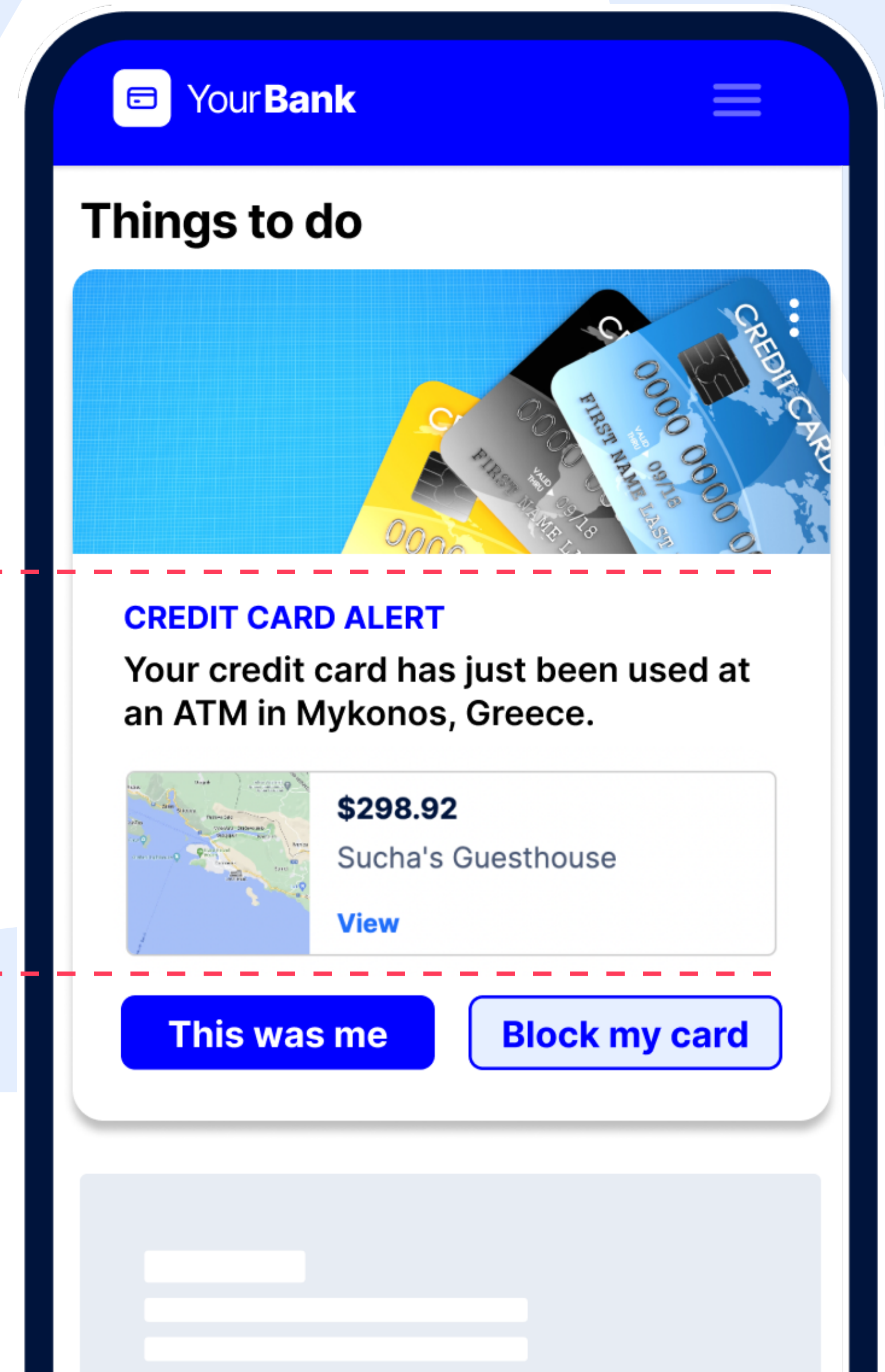
Let's begin by explaining why Atomic.io is the leader with in-app communication: action cards.

With Atomic.io action cards, you can efficiently convey both the message and its corresponding action in a unified interaction. This approach has proven to lead to higher conversion rates and heightened customer satisfaction in banks.

Essentially, we include both the TRIGGER and the ACTION on a single card.

The **TRIGGER** is a push from a system [easy] but needs to be hyper-personalised [hard] to work well.

The **ACTION** is a real-time, two-way connection - enabling inputs from the card directly back to your systems. [hardest]





Self-Service

WHY IT MATTERS

**“57% of customers
prefer to engage
through digital
channels”**

Source



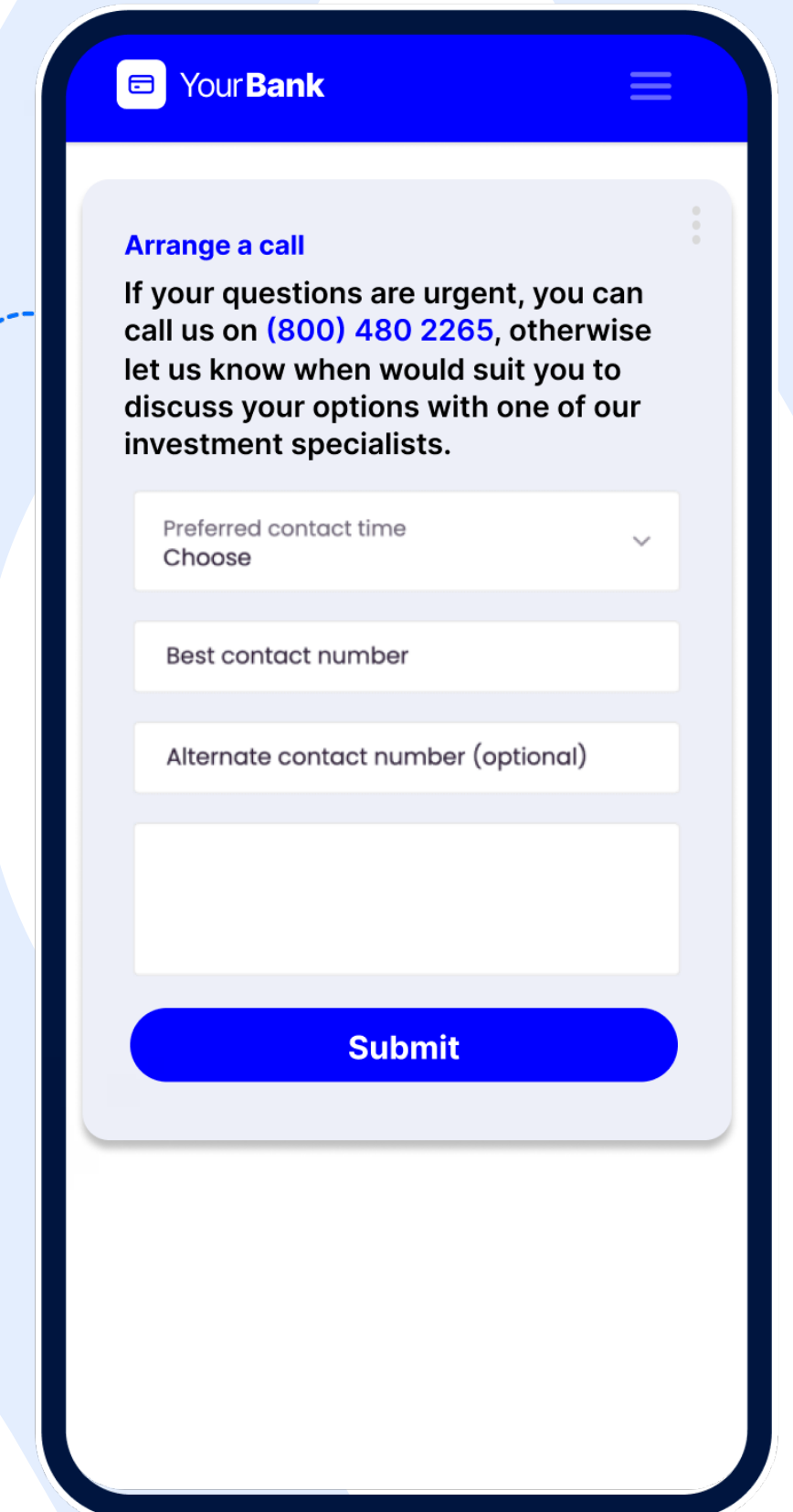
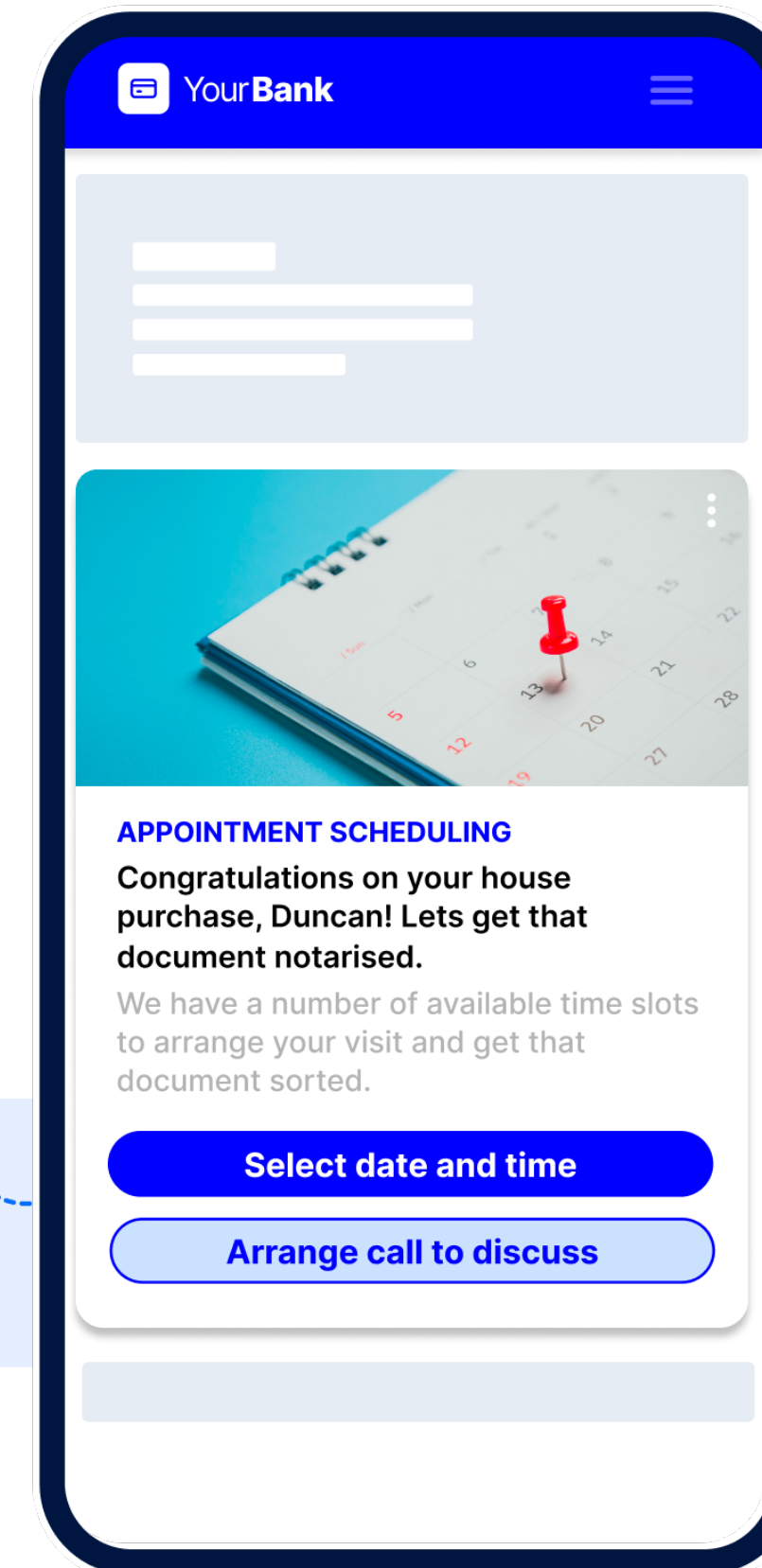
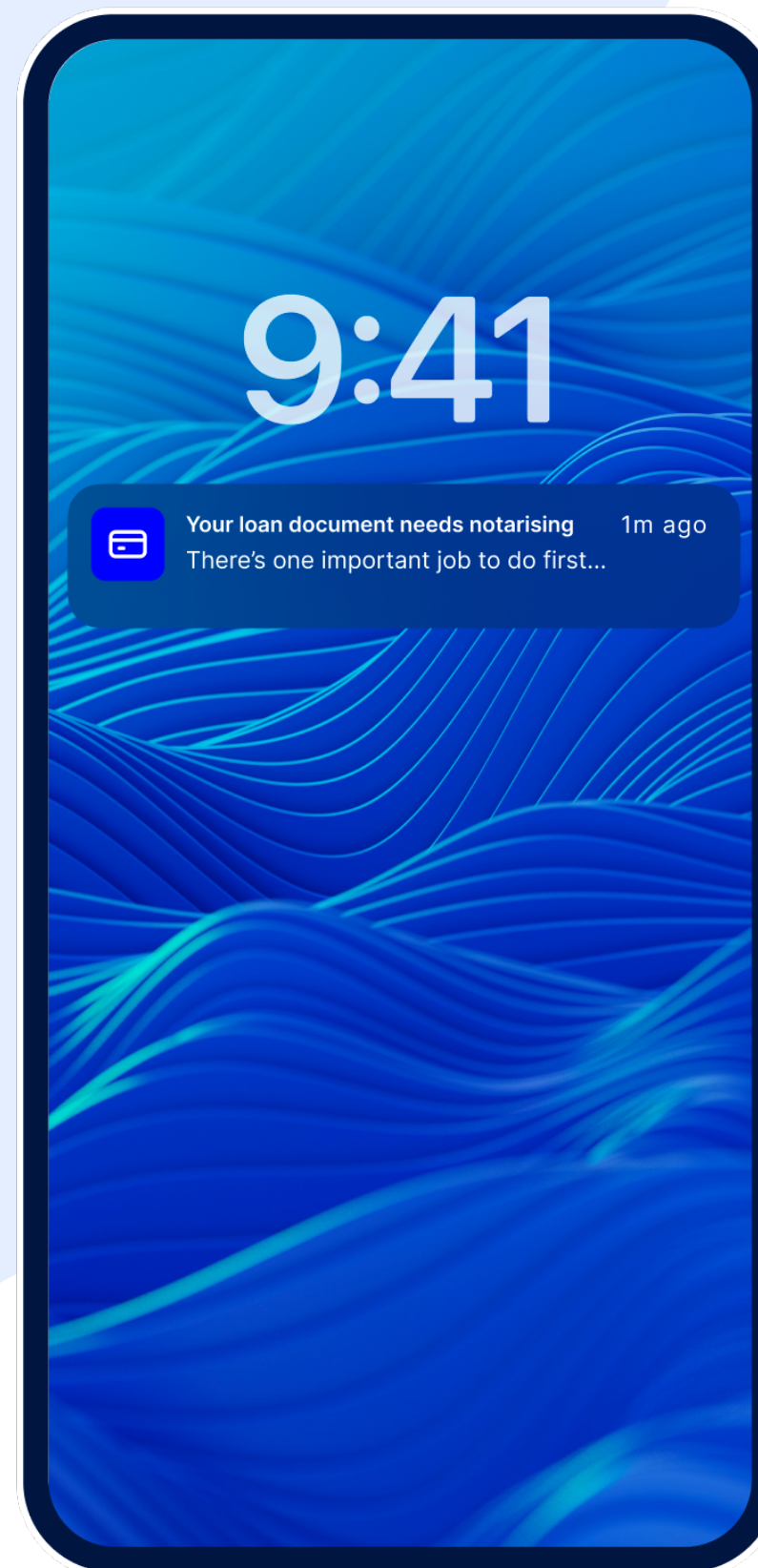
INCREASE CONVERSION

Self-Service

Appointment Scheduling

Let your customers experience the convenience of secure and efficient appointment booking from right inside your app.

Elevate your business operations with card subviews, seamless drop-downs and various input options, enabling your customers to book a call or appointment instantly.



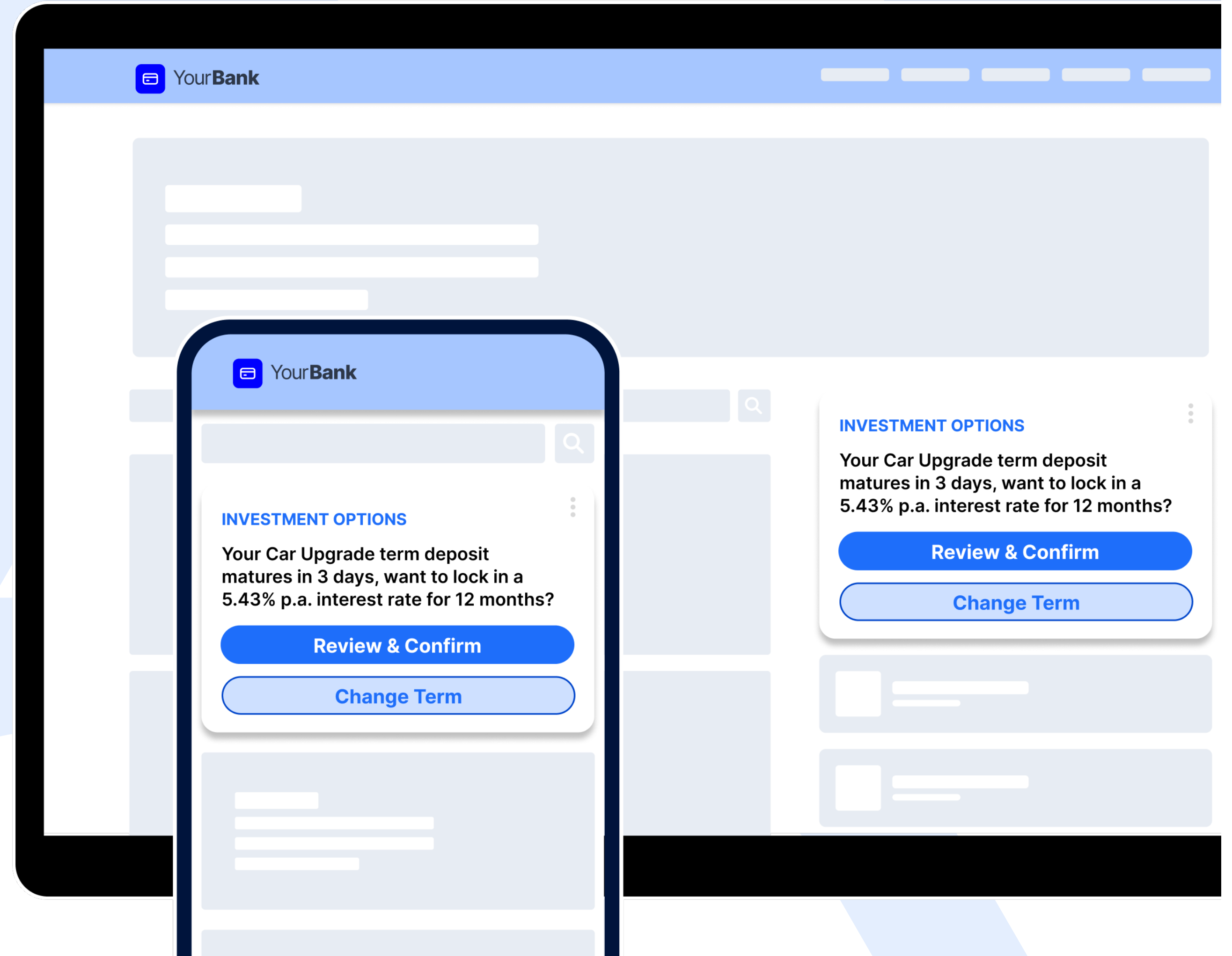


INCREASE CONVERSION

Self-Service

Investment Options

Present investment opportunities at just the right time, allowing customers to take direct action within the card itself. Streamline decision-making and increase conversion for a seamless and efficient investment experience.





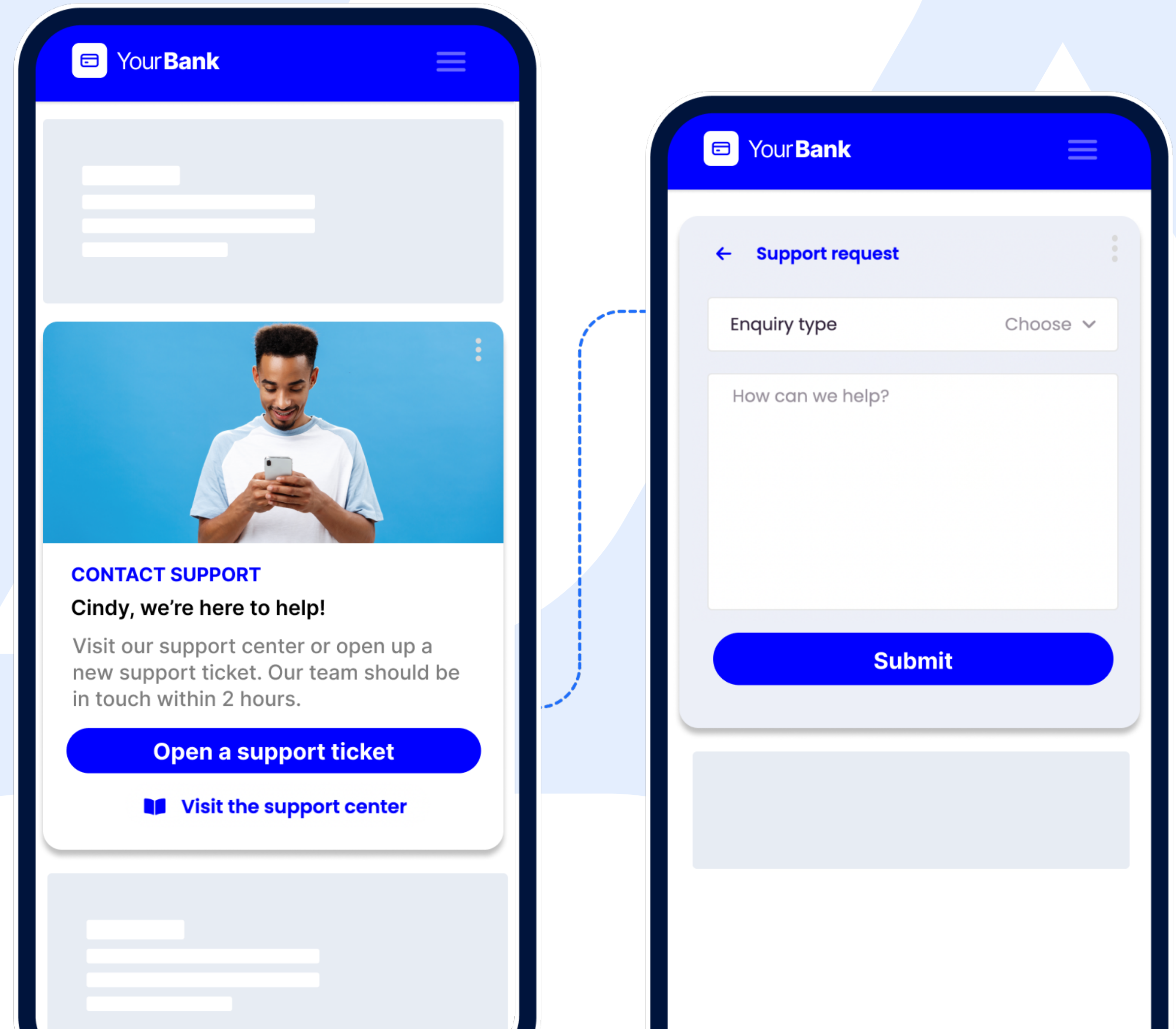
INCREASE CONVERSION

Self-Service

Customer Support

Empower customers with self-service support within our banking app. Whether raising a ticket for personalised assistance or exploring your comprehensive Support Centre, users can effortlessly address their concerns independently.

This user-centric approach enhances efficiency, giving customers the autonomy to resolve issues seamlessly, all without leaving the app.





Offers & Promotions

WHY IT MATTERS

**“65% of consumers
expect to be
offered targeted
promotions”**

Source

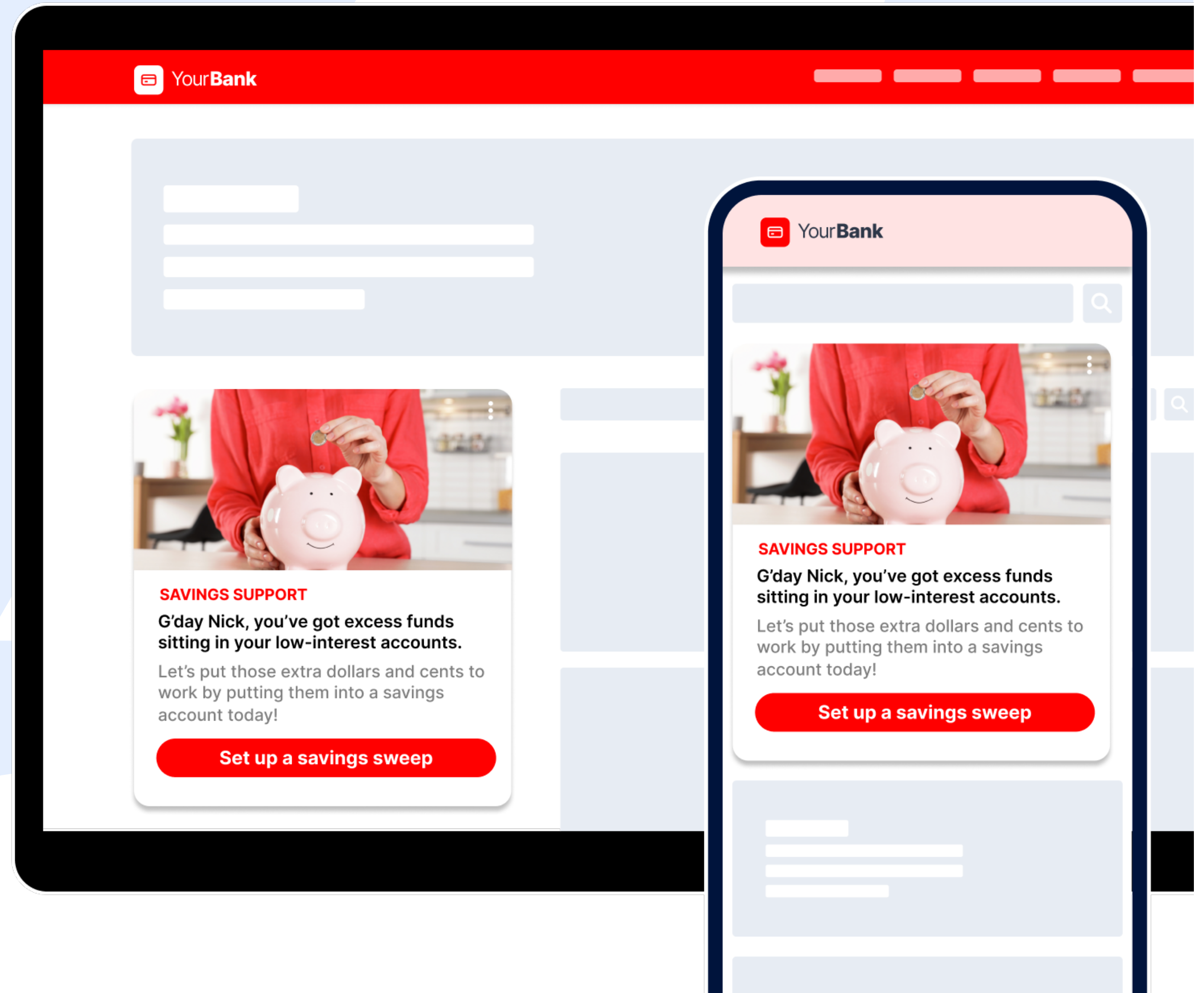


INCREASE CONVERSION

Offers & Promotions

Savings Options

Let your customers take control of their savings by providing personalised options to optimise their financial strategy - all seamlessly integrated within the app for a smarter and more secure approach to money management.





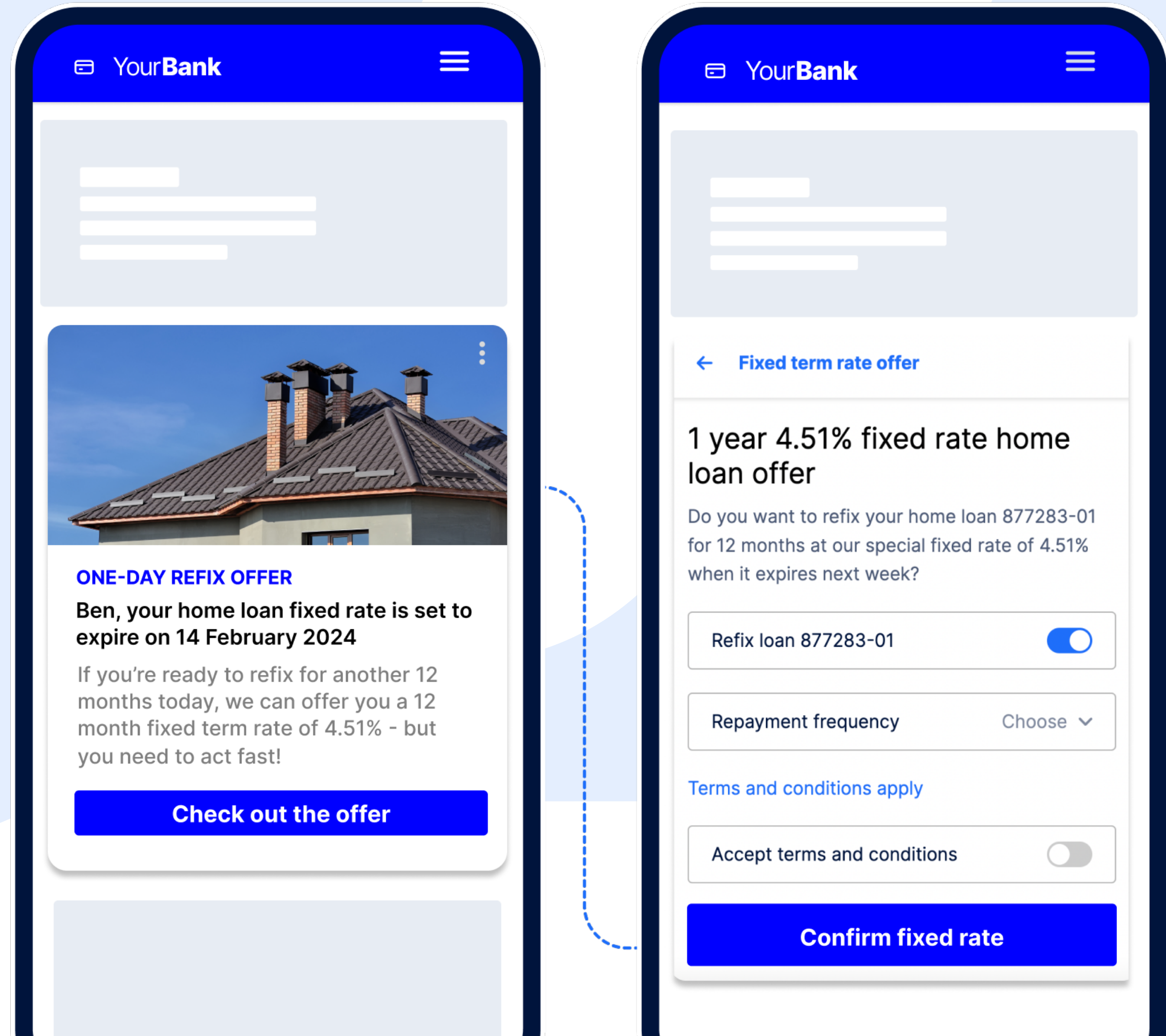
INCREASE CONVERSION

Offers & Promotions

Refix Offers

Empower your customers to seize time-sensitive opportunities with a simple click. Using your customer insights, you're able to send offers at just the right time - allowing them to quickly convert on your offers.

Maximise the benefits of your banking experience with swift and convenient access to limited-time promotions.





Data Capture

WHY IT MATTERS

“71% of customers say they’re more likely trust a company with personal data if its use is clearly explained”

Source



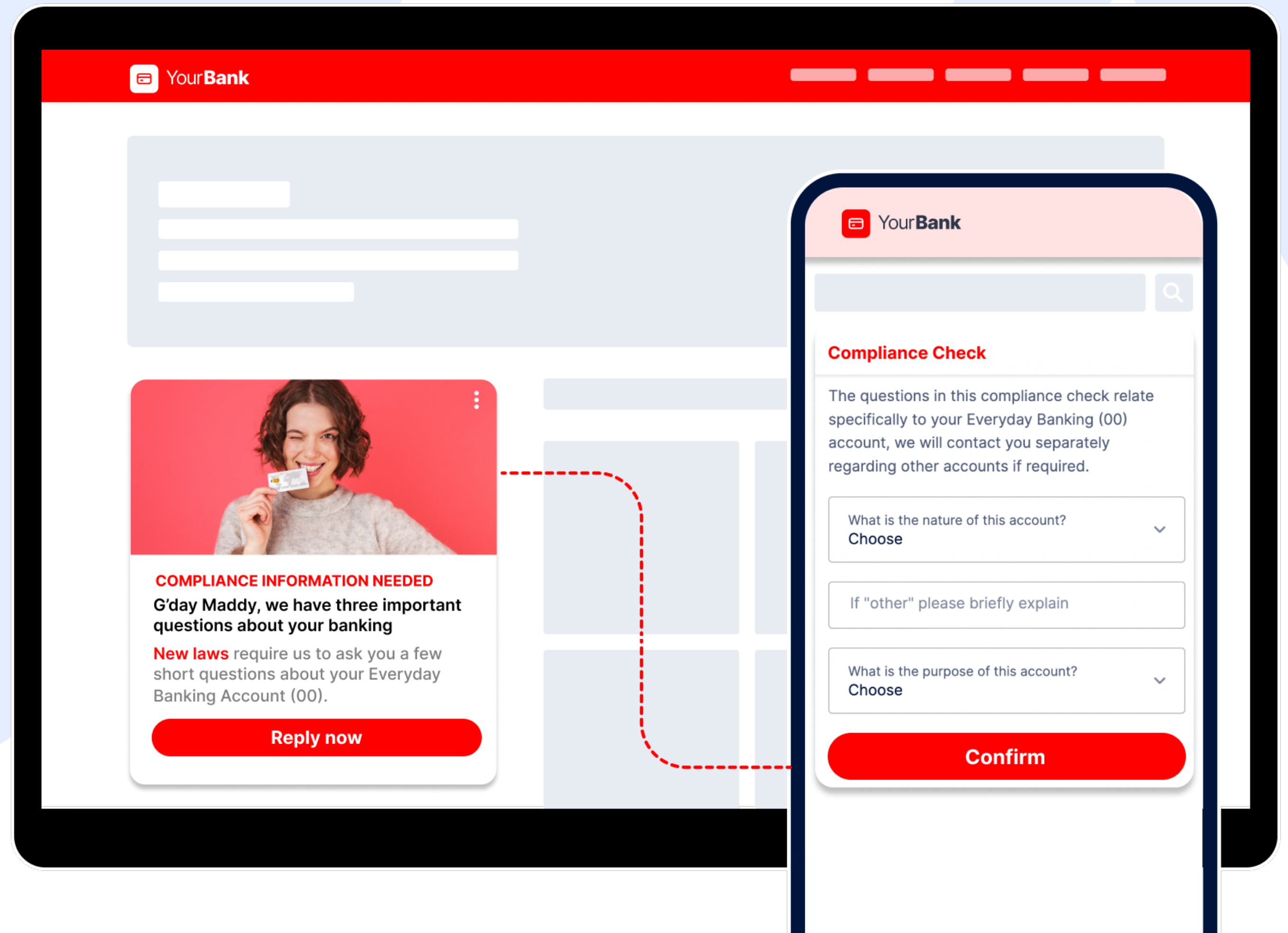
INCREASE CONVERSION

Data Capture

Compliance Checks

Empower your customers with seamless compliance management. Send instant notifications within our banking app or web portal regarding new laws and regulations.

Stay ahead with ease, as your business adapts swiftly to evolving legal requirements, all within the convenience of your app.





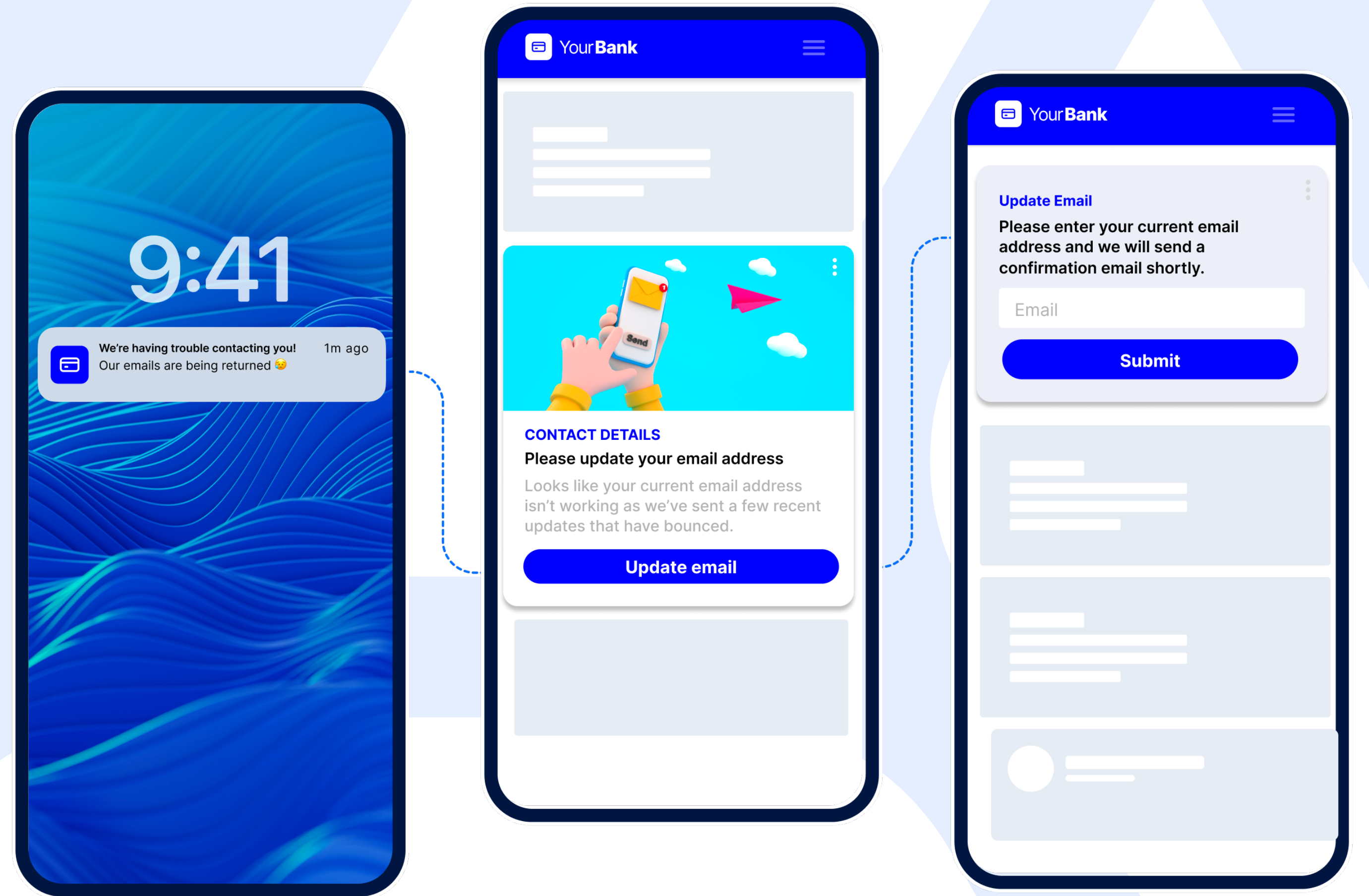
INCREASE CONVERSION

Data Capture

Contact Details Updates

Seamlessly allow customers to update their personal details with just a few clicks, ensuring accuracy and security. From mailing addresses to phone numbers, capture the latest details in seconds.

Granting customers the ability to manage their information directly within the app enhances control and convenience, fostering a seamless, user-centric experience.





Alerts & Approvals

WHY IT MATTERS

**“76% of consumers
have received a
malicious text
message in the
past year”**

Source



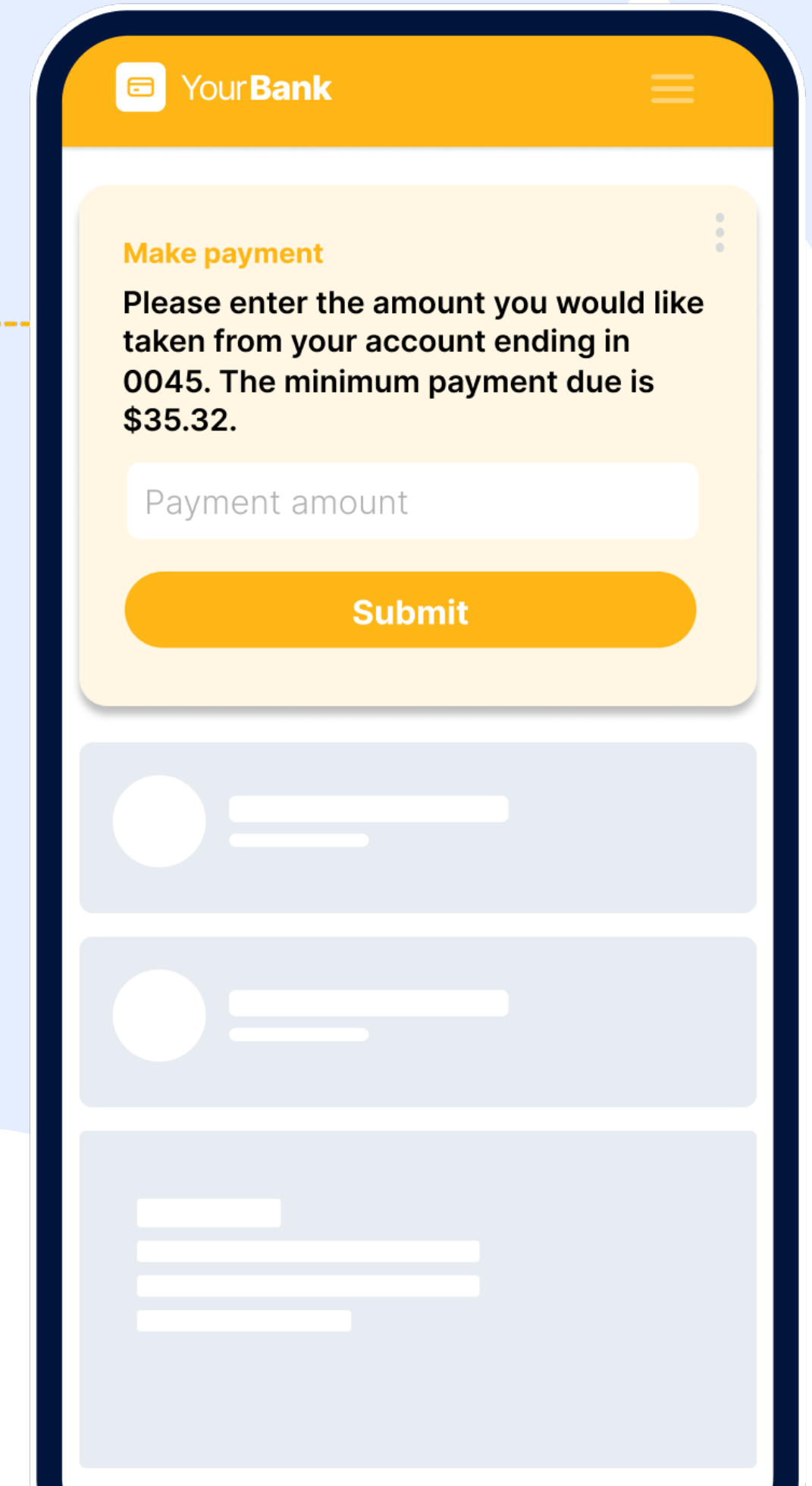
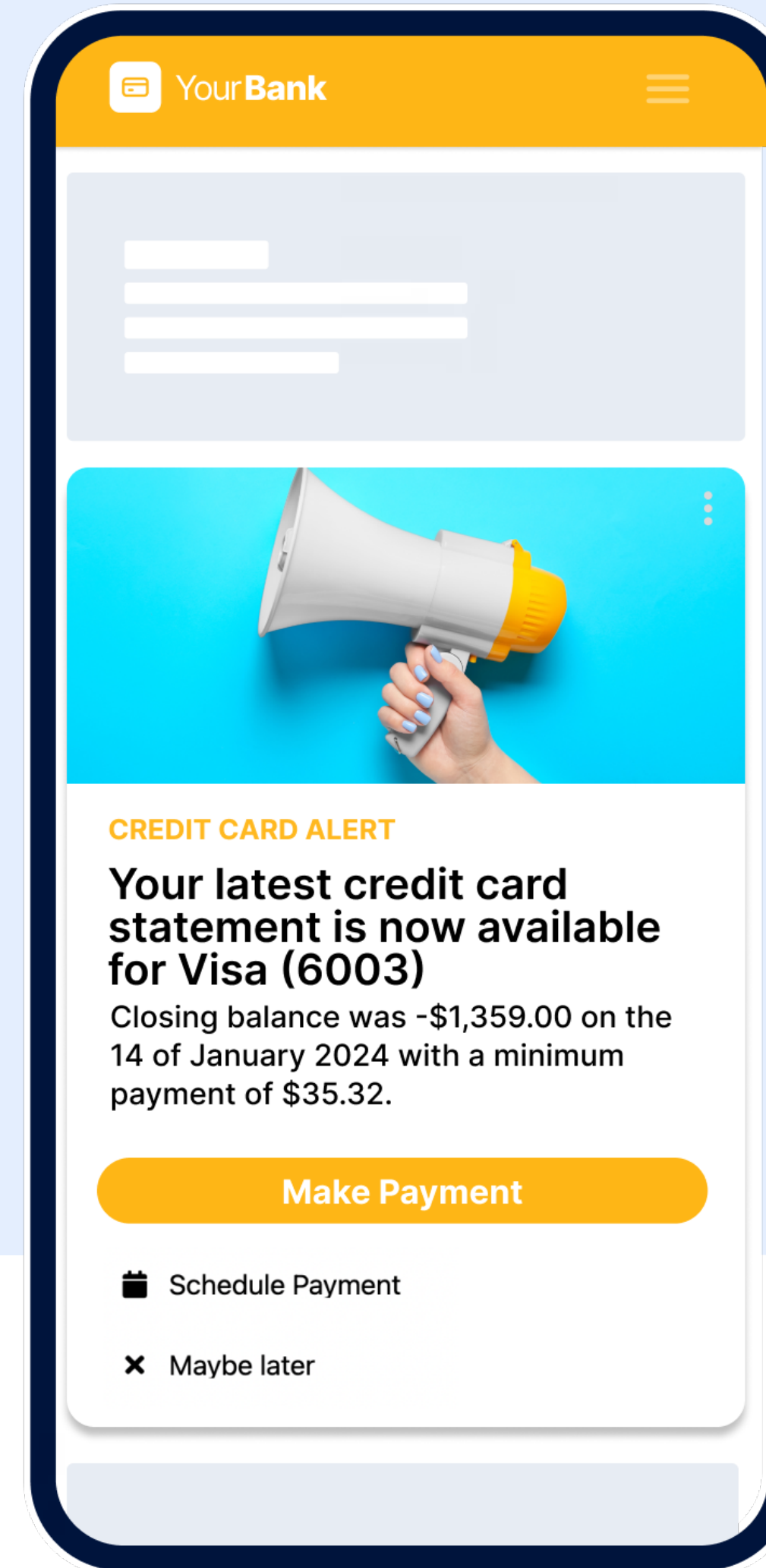
IMPROVE CUSTOMER ACTIVATION

Alerts & Approvals

Credit Card Alerts

Go beyond simple notifications when it comes to credit card payments and reminders. Allow your customers to send payments safely inside your app as soon as they are aware of an outstanding balance.

By making your banking app your customer's channel of choice, you create a secure, go-to environment for them when dealing with their finances.





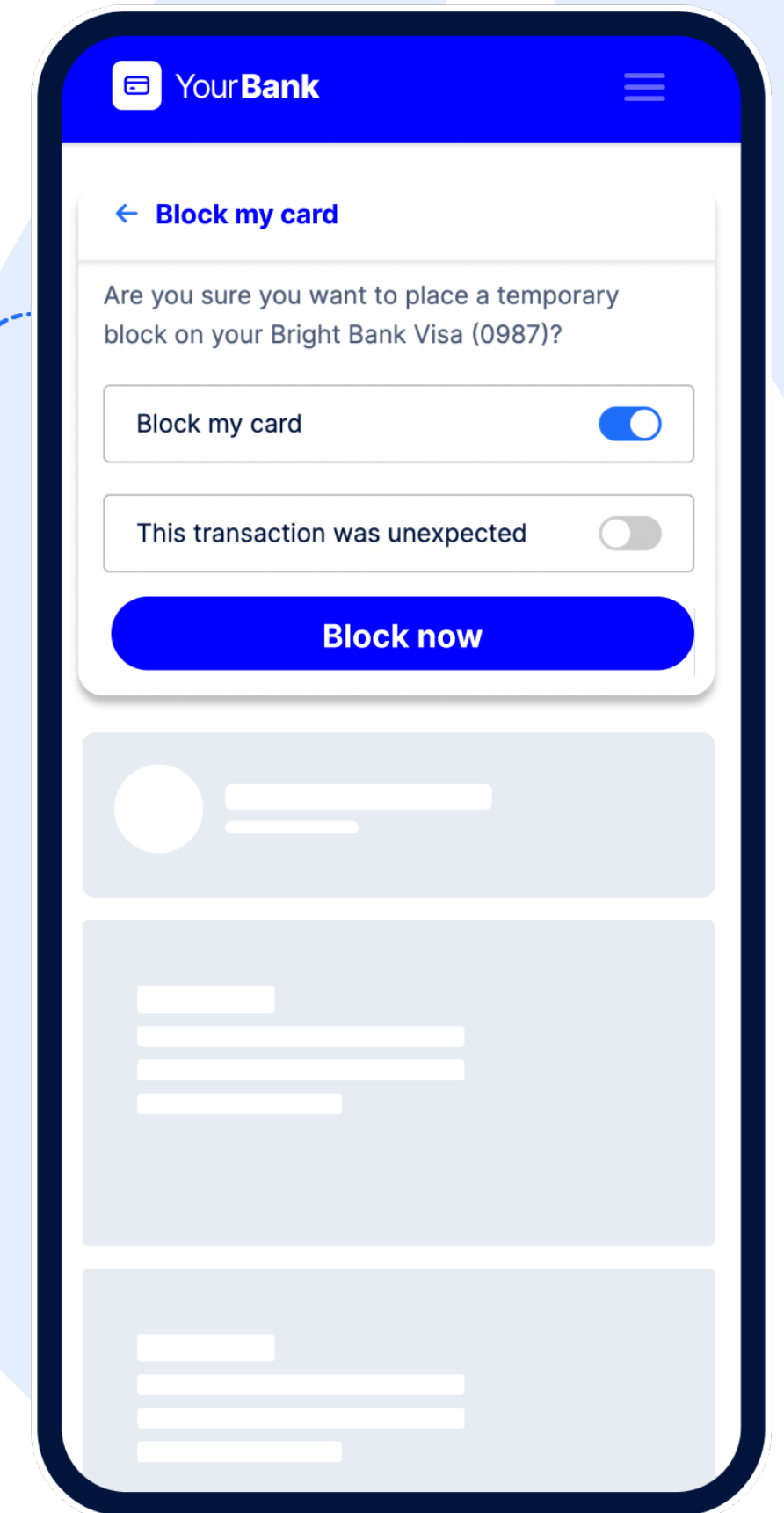
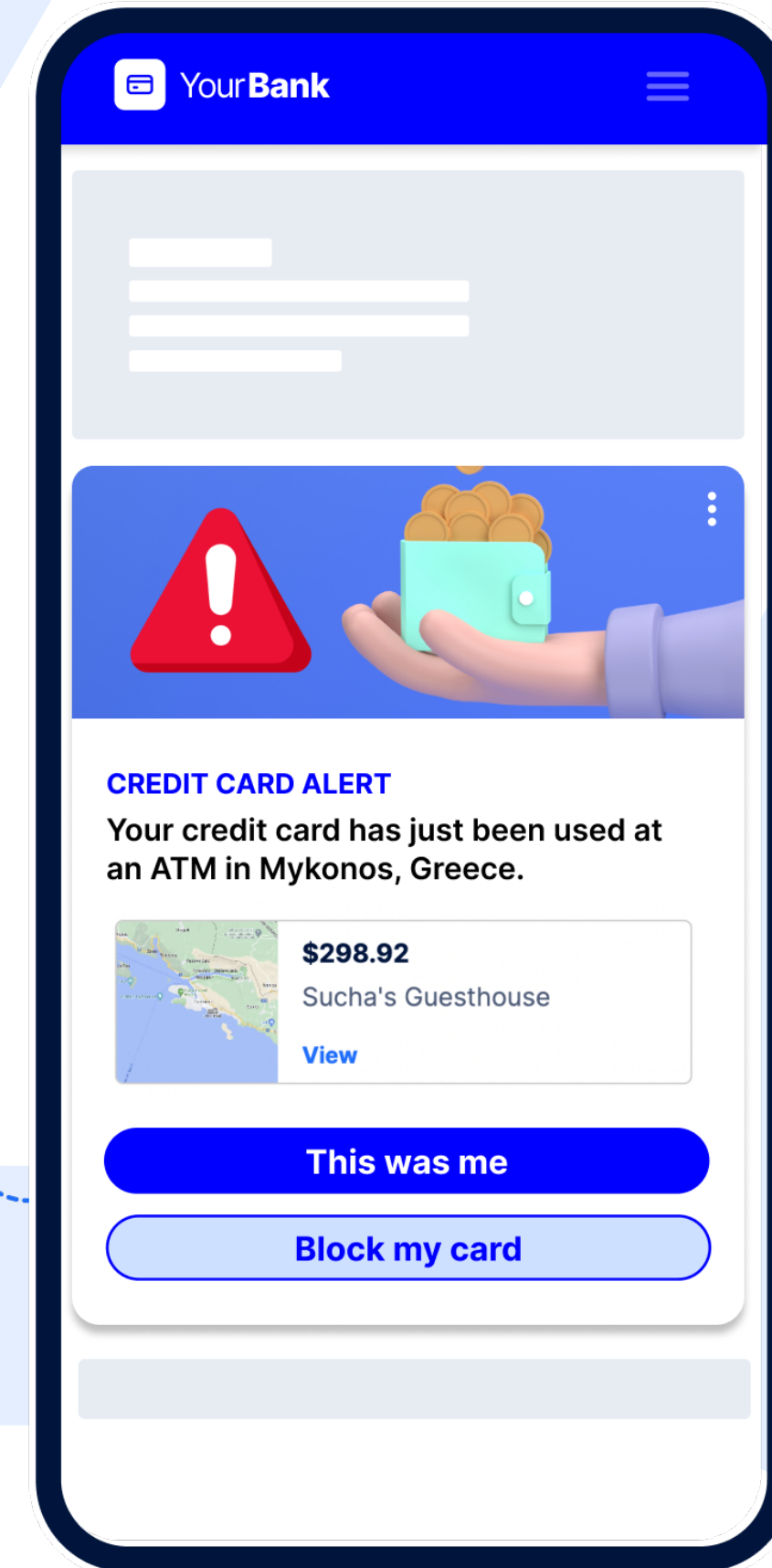
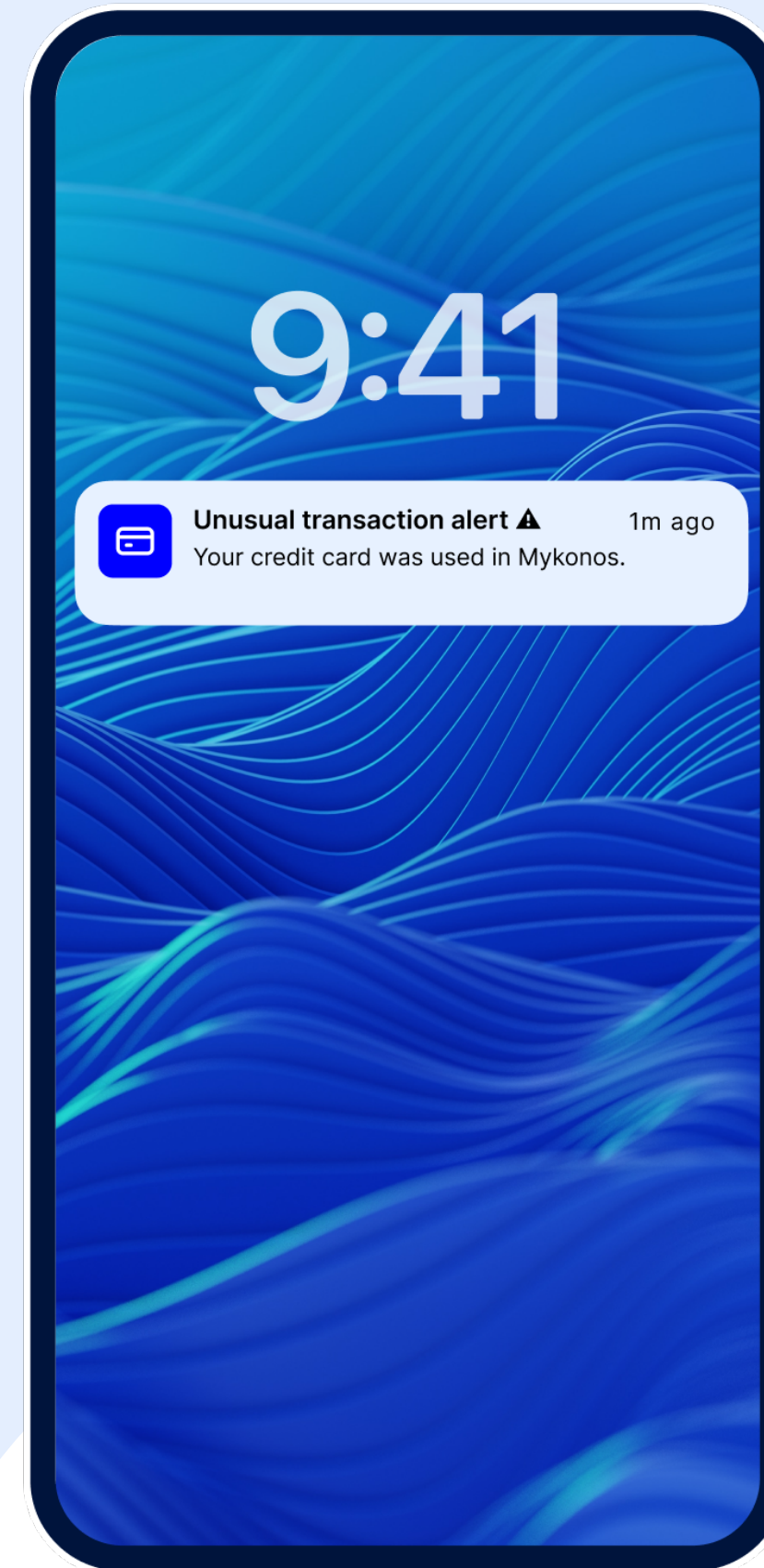
IMPROVE CUSTOMER ACTIVATION

Alerts & Approvals

Unusual Transactions

Suspicious transactions can be an extremely sensitive customer experience. By not only notifying a customer the minute an unusual transaction takes place, but also allowing them the option to take action instantly - you provide a best-in-class experience for customers.

Reduce call centre burdens when unusual transactions occur and place the power back in the hands of your customers the minute an alert happens.





Onboarding & Activation

WHY IT MATTERS

“88% of customers say the experience a company provides is as important as its products or services”

Source



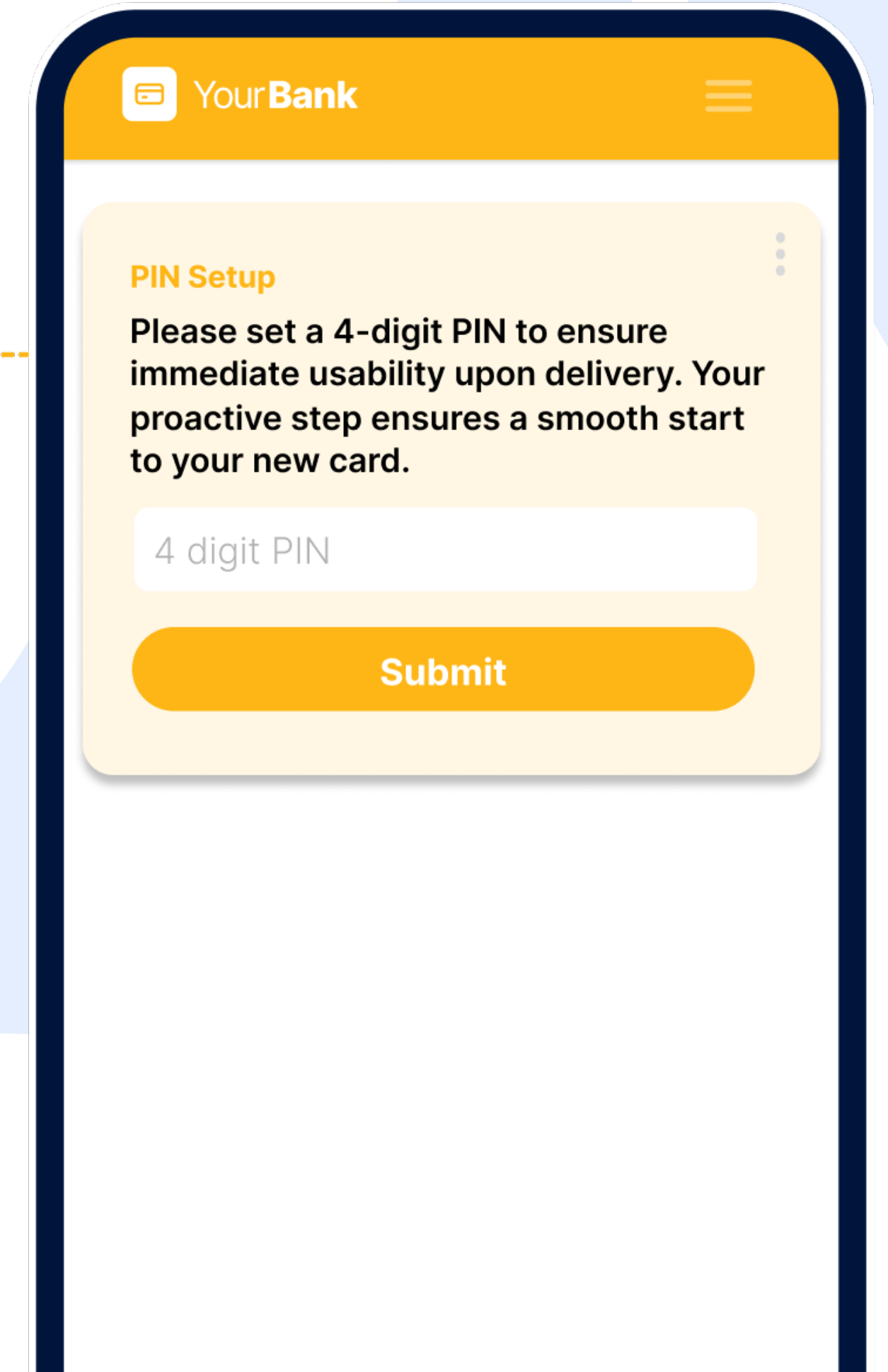
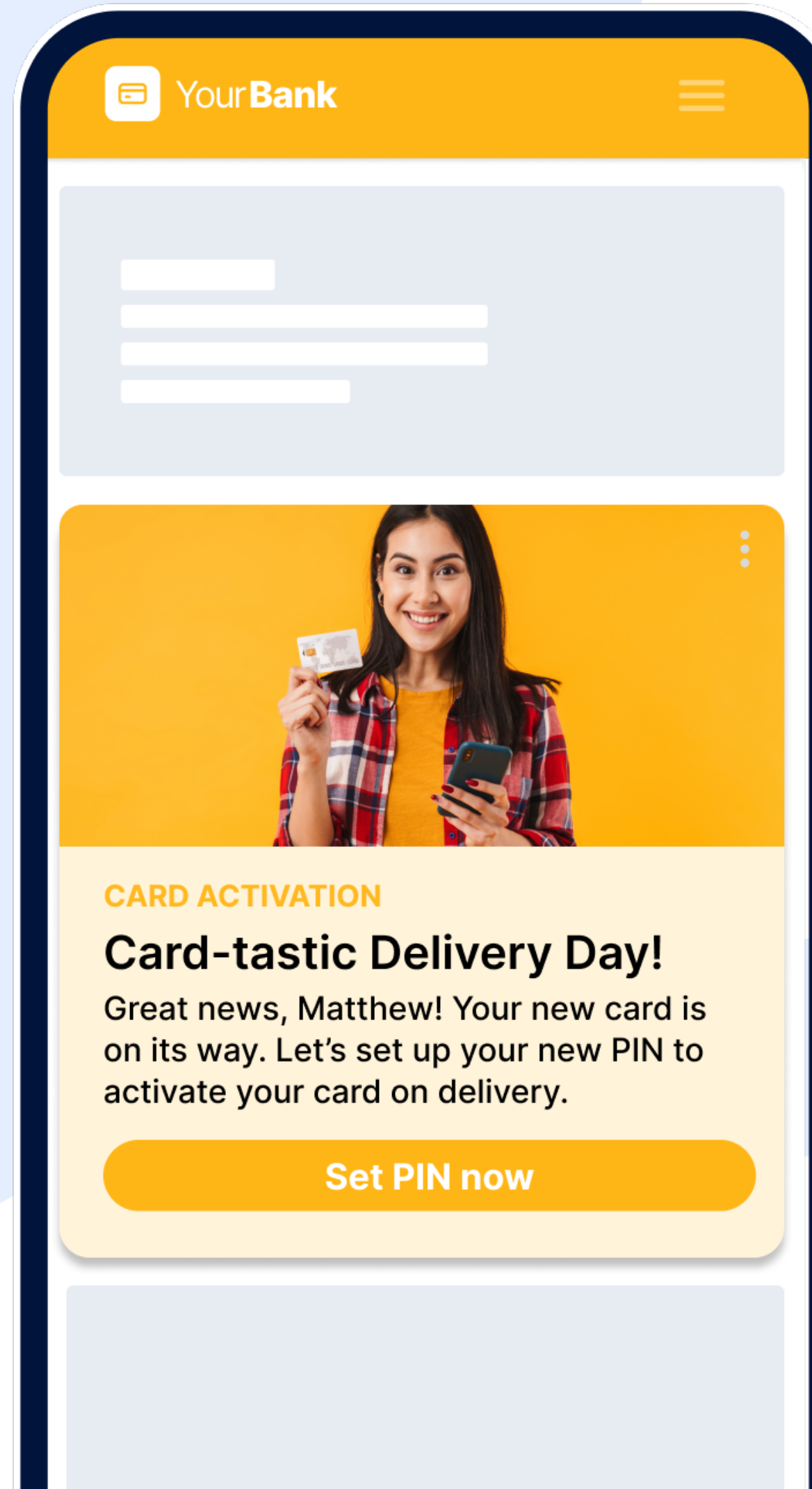
IMPROVE CUSTOMER ACTIVATION

Onboarding & Activation

Card Activation

Say goodbye to the hassle of traditional card set-up processes. We make it easy for your customers to instantly activate a new credit or debit card by simply entering their selected PIN directly into the action card.

Enjoy the convenience of reducing reliance on customer support and enhancing your overall onboarding experience.





Nudges

WHY IT MATTERS

**“73% of customers
expect companies
to understand
their unique needs
and expectations”**

Source



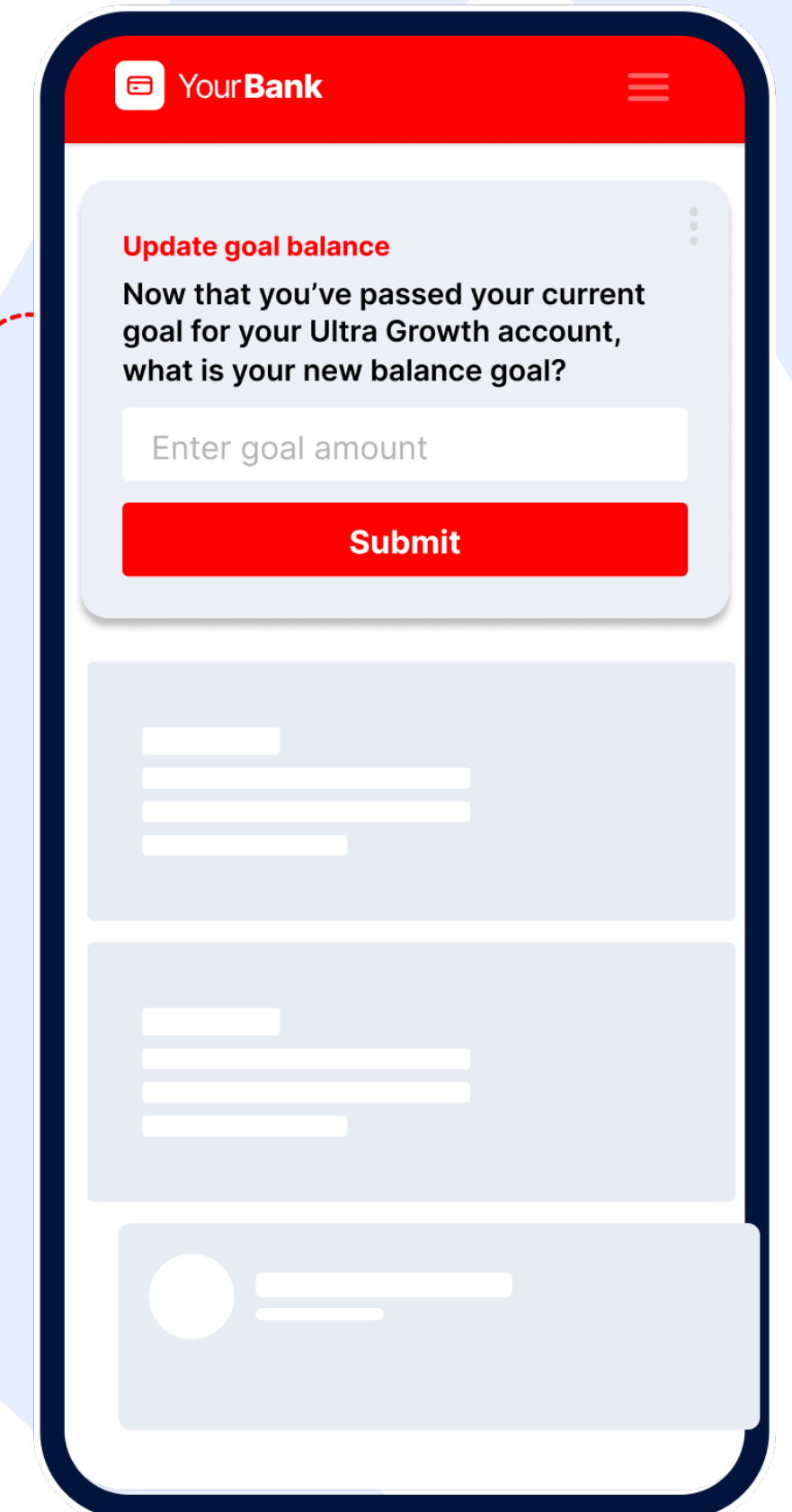
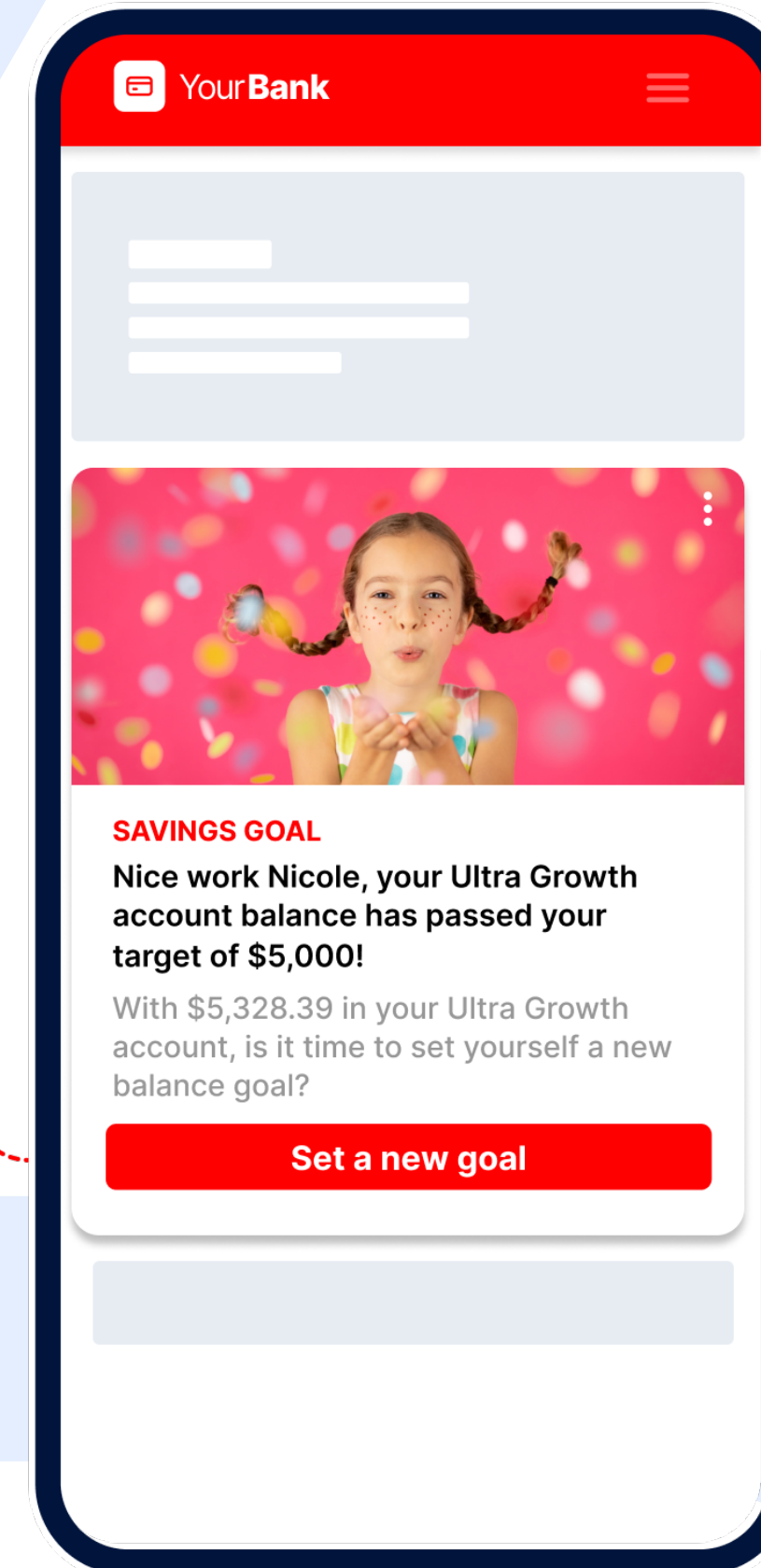
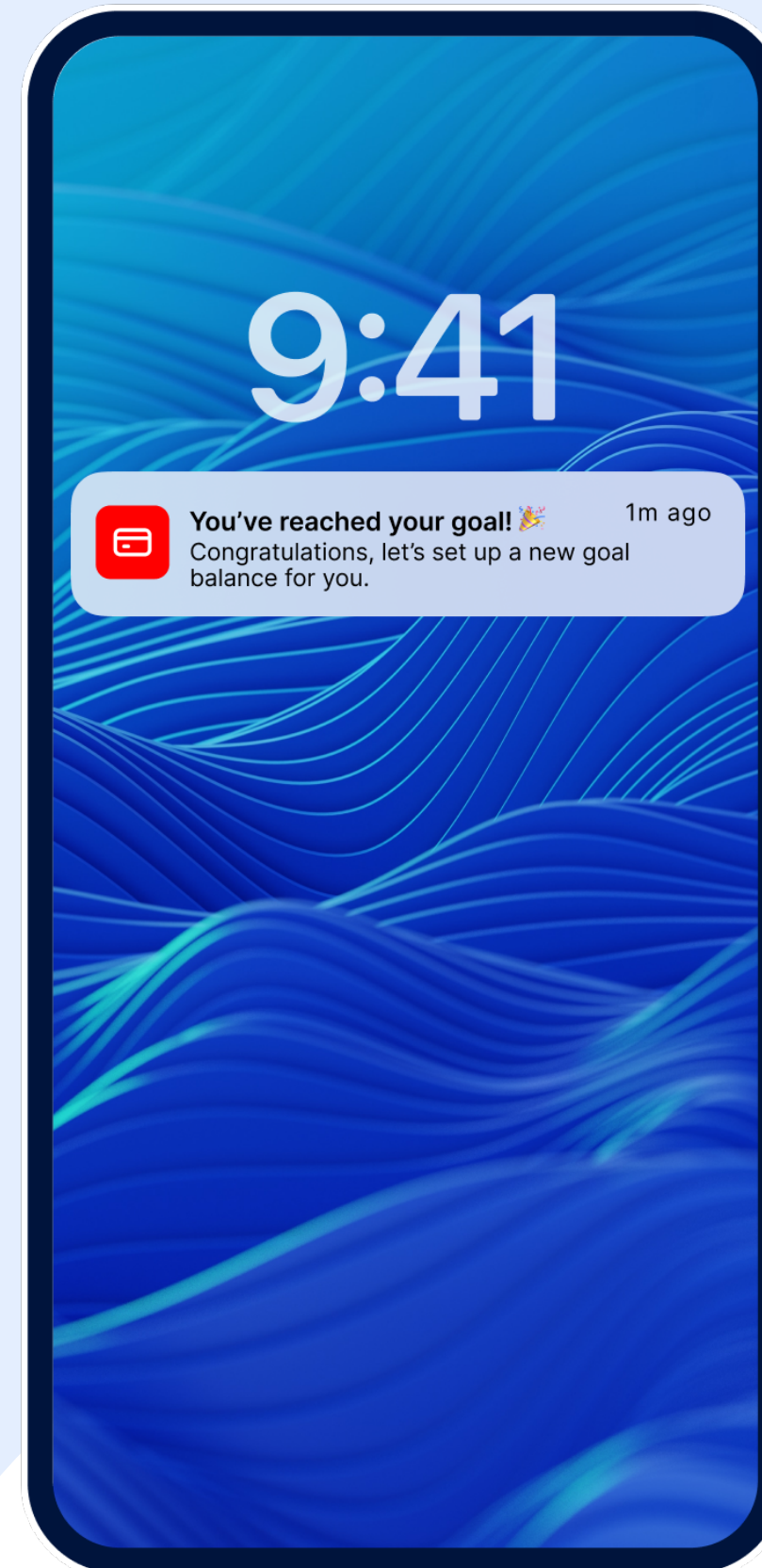
IMPROVE CUSTOMER ACTIVATION

Nudges

Savings Goal

Effortlessly guide users toward their financial objectives through personalized prompts and reminders. Elevate engagement, foster proactive saving, and witness accelerated progress towards financial goals.

Simplify the path to savings success with our intuitive nudges, making every step a triumph.





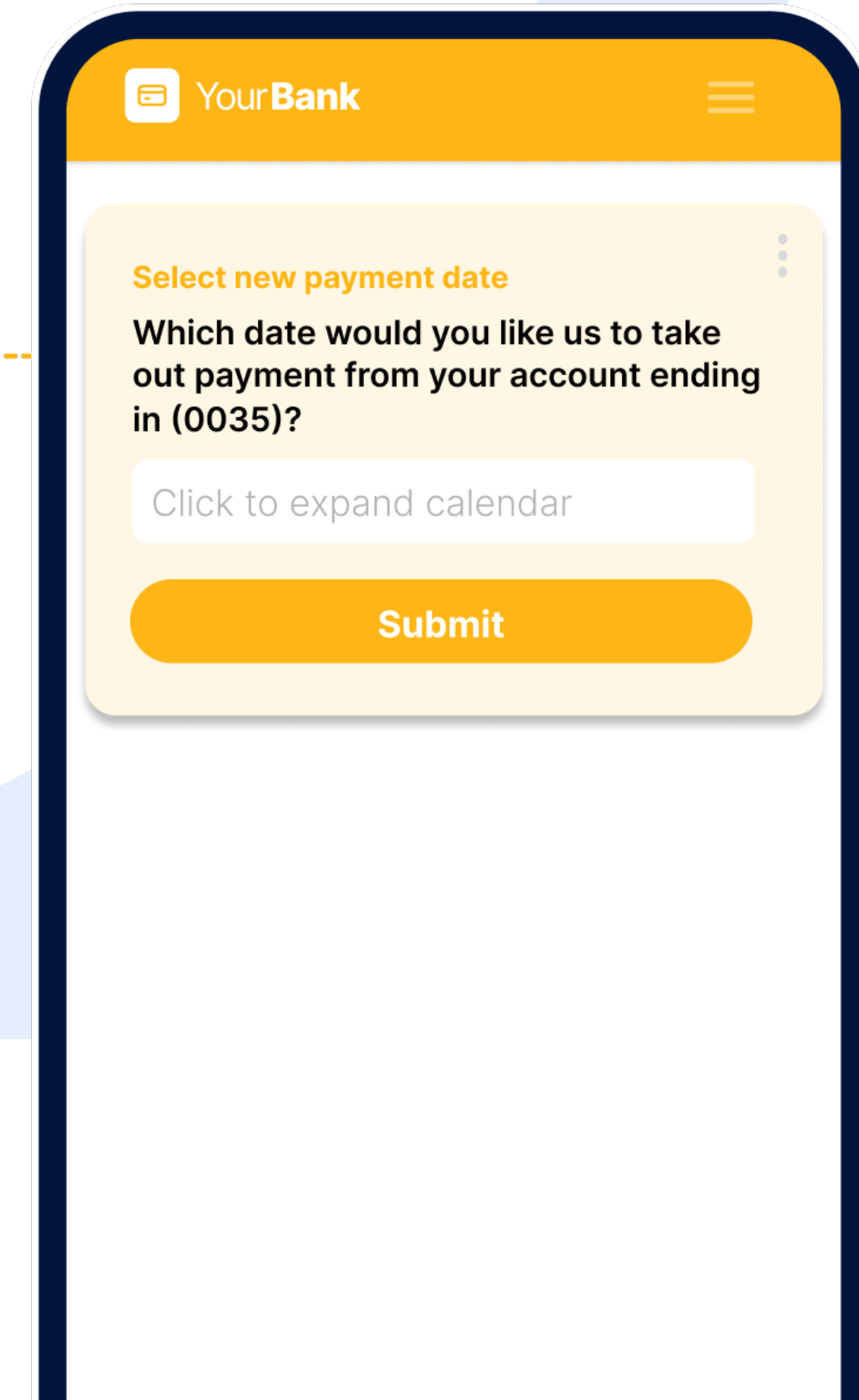
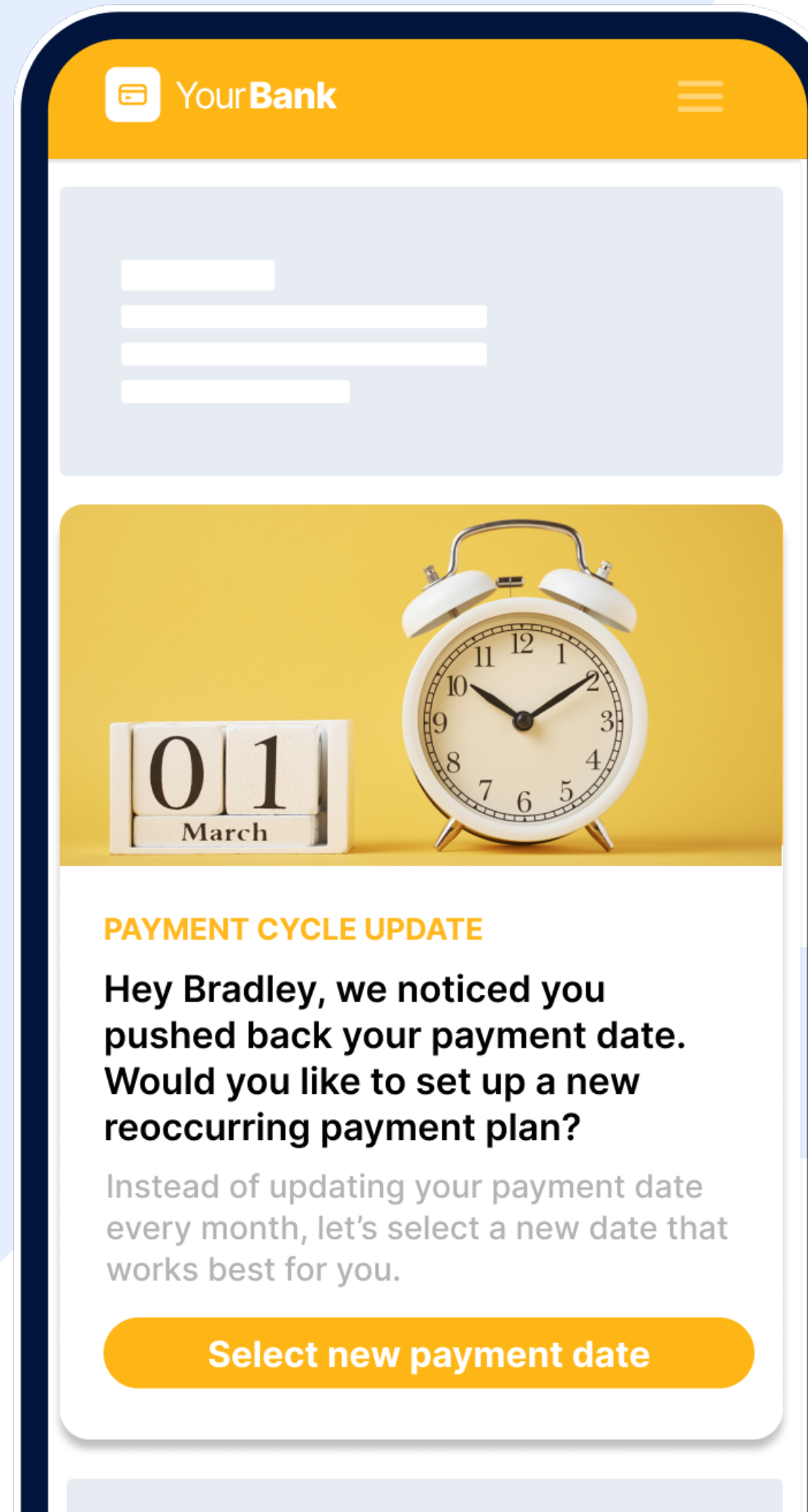
IMPROVE CUSTOMER ACTIVATION

Nudges

Payment Switching

Use your customer data and insights to monitor payment trends. This can trigger action cards to be sent to customers nudging them to change payment cycles to match their needs.

By knowing what your customers are doing, you can better service them in the future.





Insights

WHY IT MATTERS

“76% of consumers think it’s important for brands to demonstrate empathy by showing they can see things from the consumer’s perspective, understand their frustrations and know what’s really important to them.”

Source

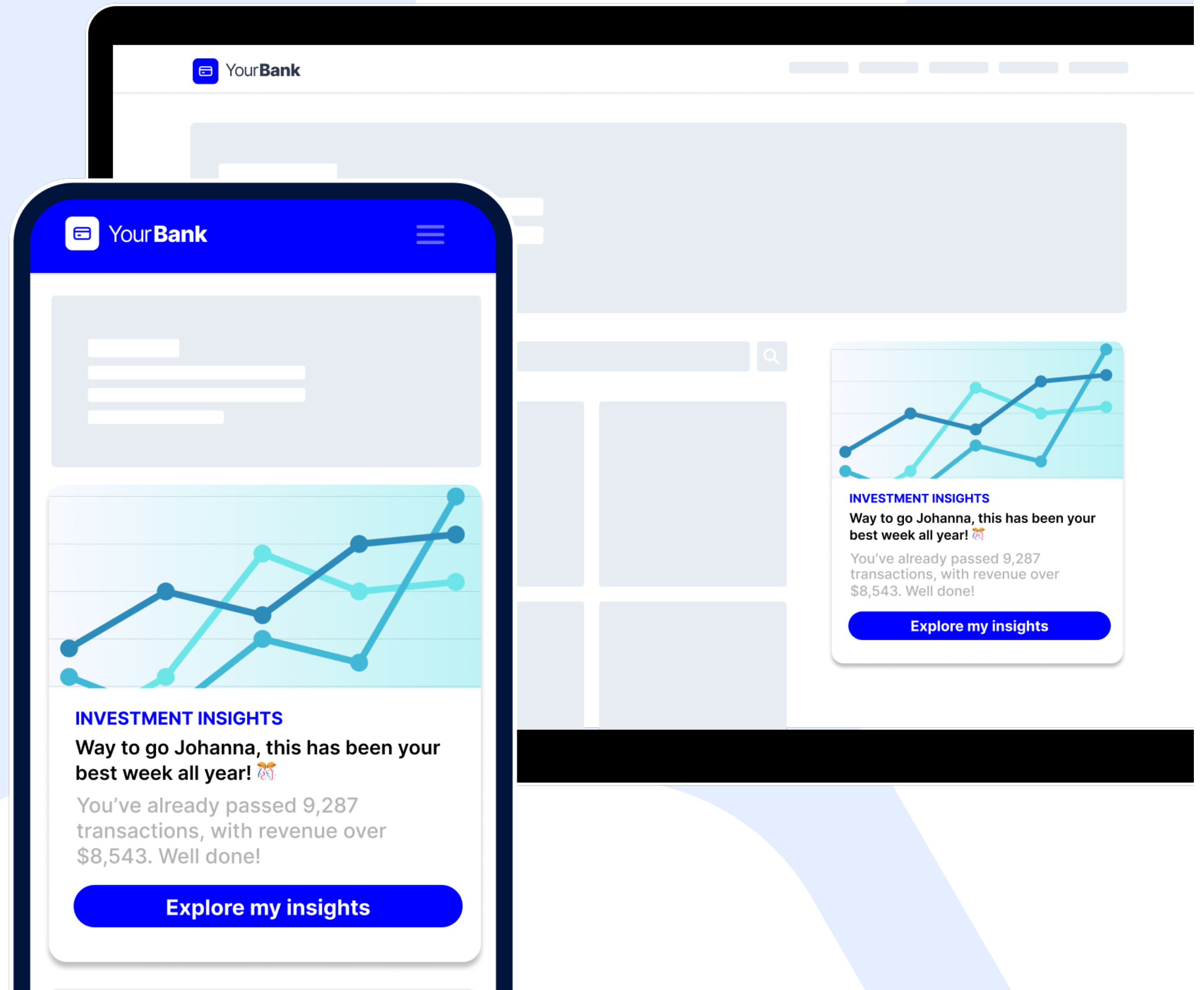


IMPROVE RETENTION

Insights

Investment Trends

Share helpful trends and personalised insights to your customers to keep them informed and engaged with their accounts. Increase in-app retention by keeping customers aware of their account totals, while sharing helpful learnings they can apply instantly.





Outreach & Surveys

WHY IT MATTERS

“Businesses underestimate how often customers have poor experiences by an average of 38%”

Source



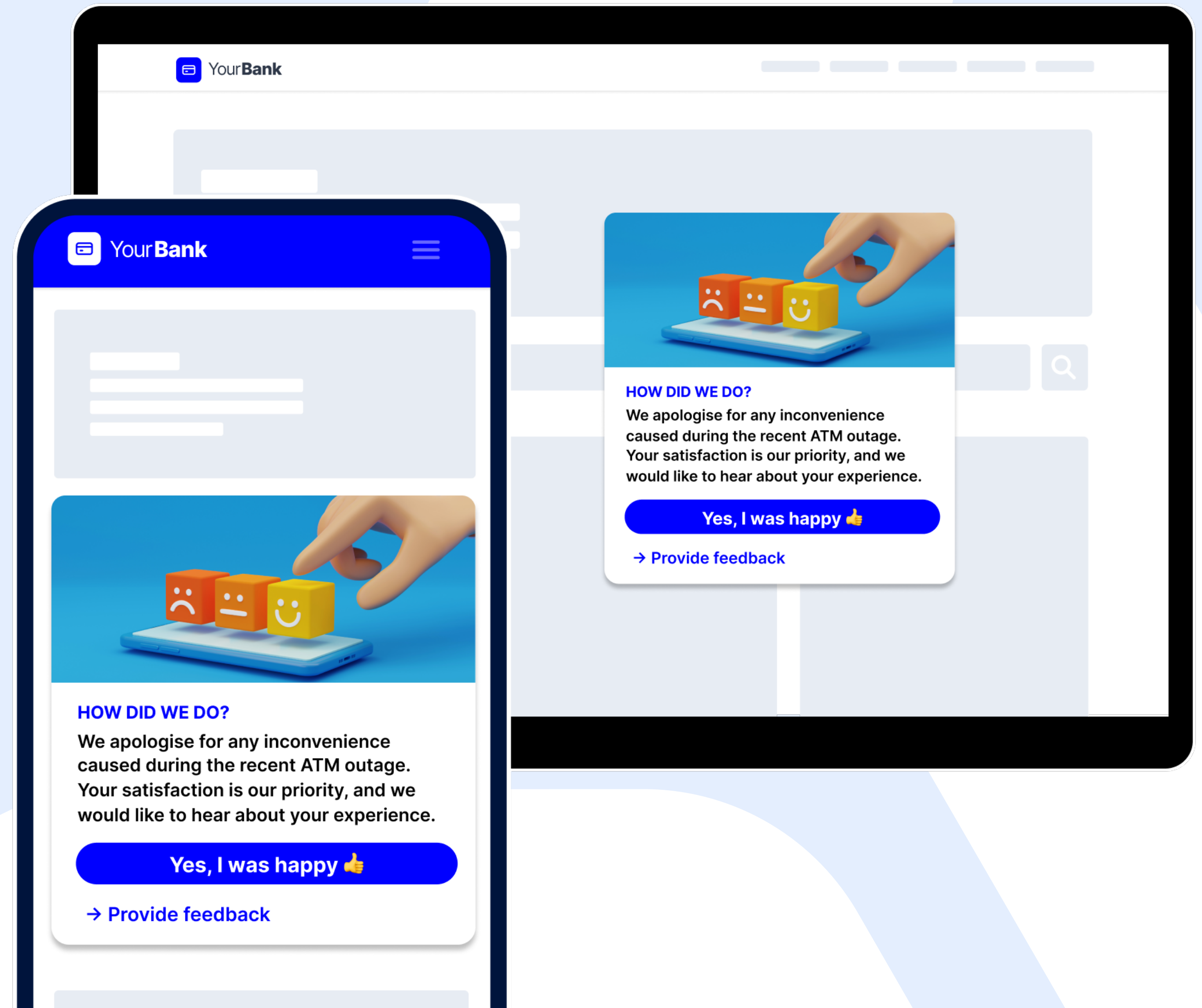
IMPROVE RETENTION

Outreach & Surveys

Feedback

Customer experience matters, and insights shape your bank's path ahead. Engage with user-friendly surveys to gather opinions and feedback ensuring an enhanced and personalised banking journey.

By offering bite-size survey questions and feedback requests, your team will be able to gather more information in a fraction of the time and effort.





Loyalty & Rewards

WHY IT MATTERS

“55% of global consumers say that personalised rewards are why they join loyalty programs”

Source

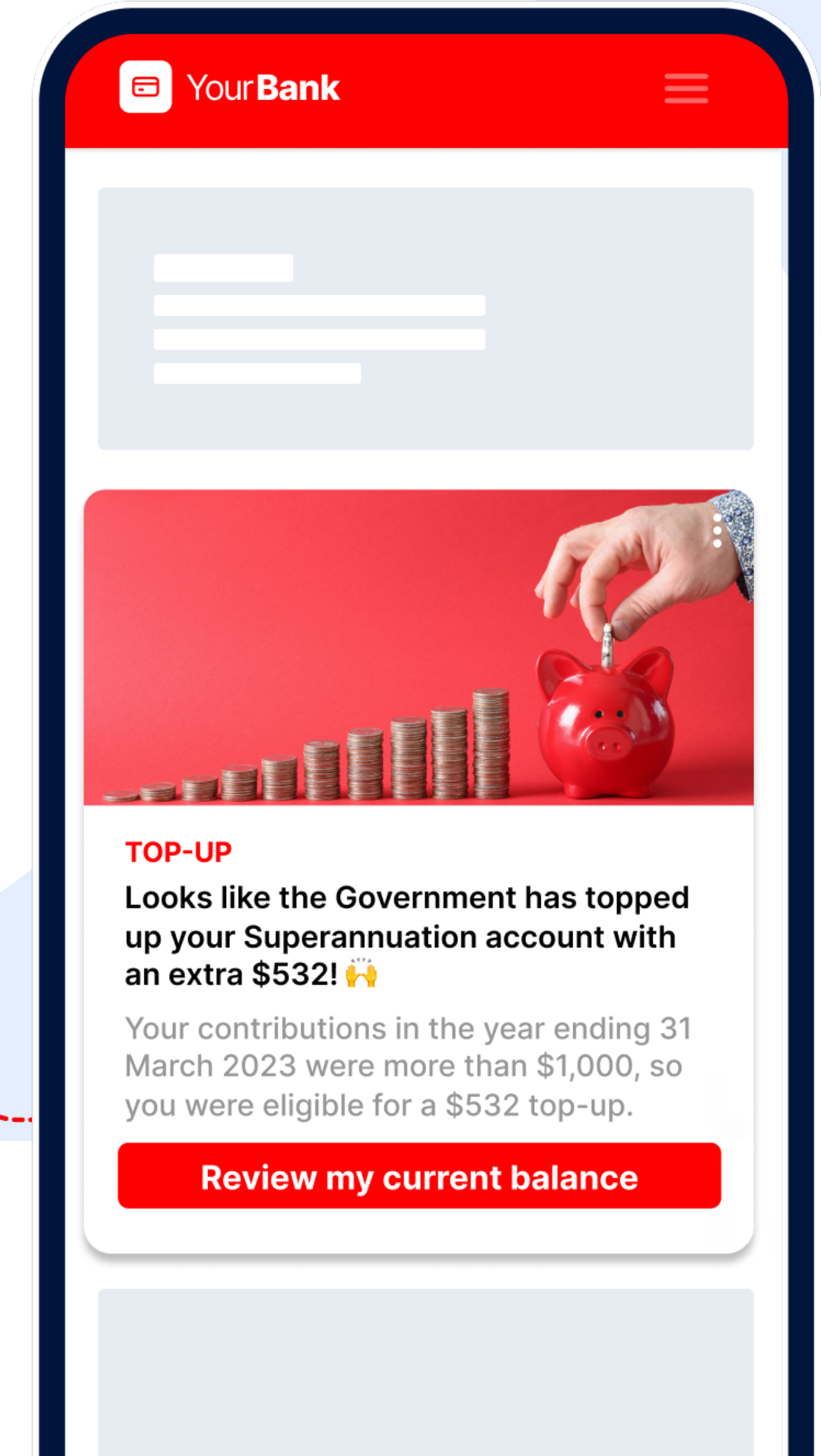
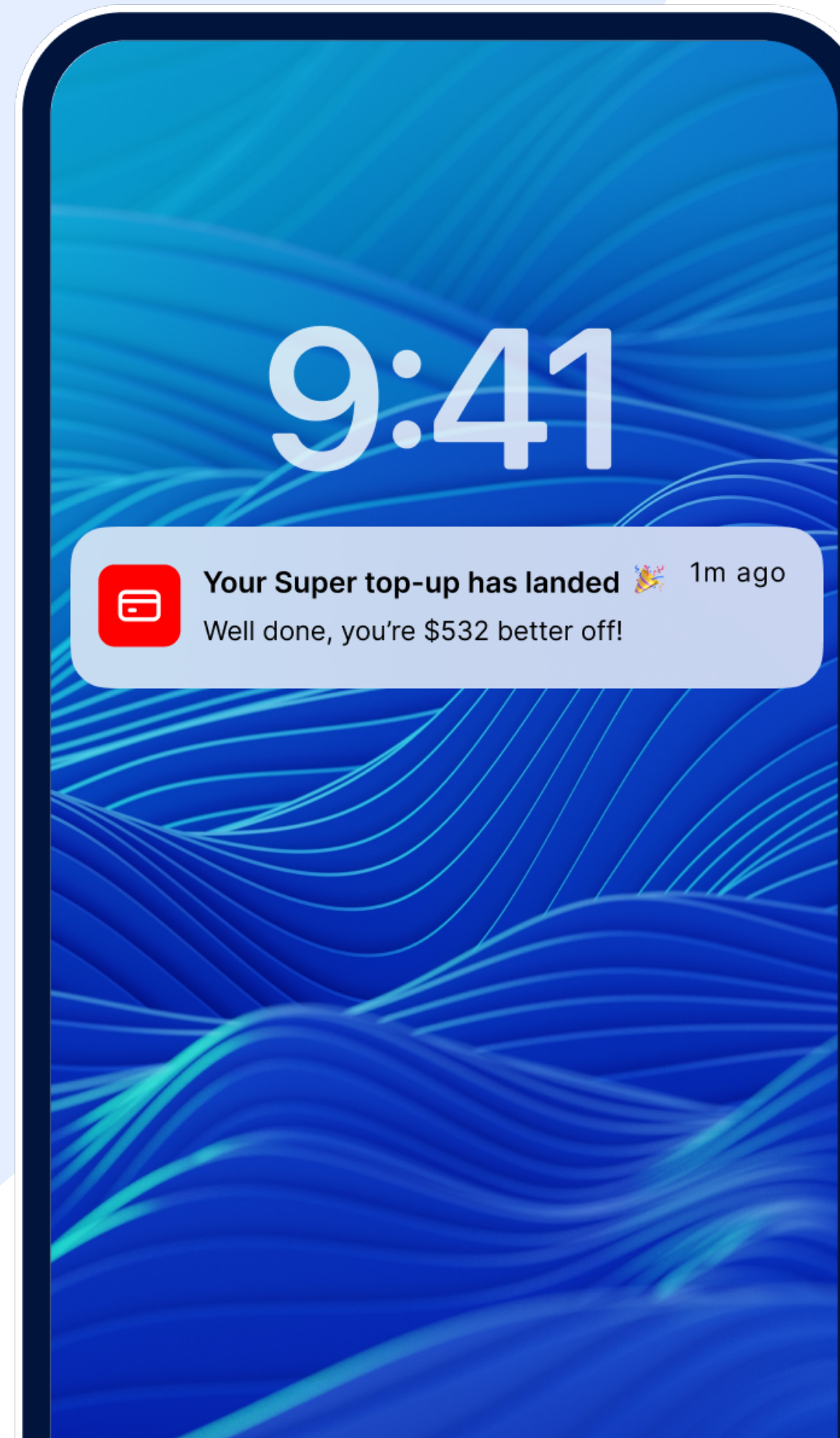


IMPROVE RETENTION

Loyalty & Rewards

Top-Up

Keep your customers engaged and delighted when they're eligible for rewards and loyalty perks. By sending them action cards the minute they receive a deposit, perk or reward, you'll satisfy customers instantly.





Announcements

WHY IT MATTERS

“72% of consumers are more likely to do business with a company that communicates changes in a timely and transparent manner.”

Source



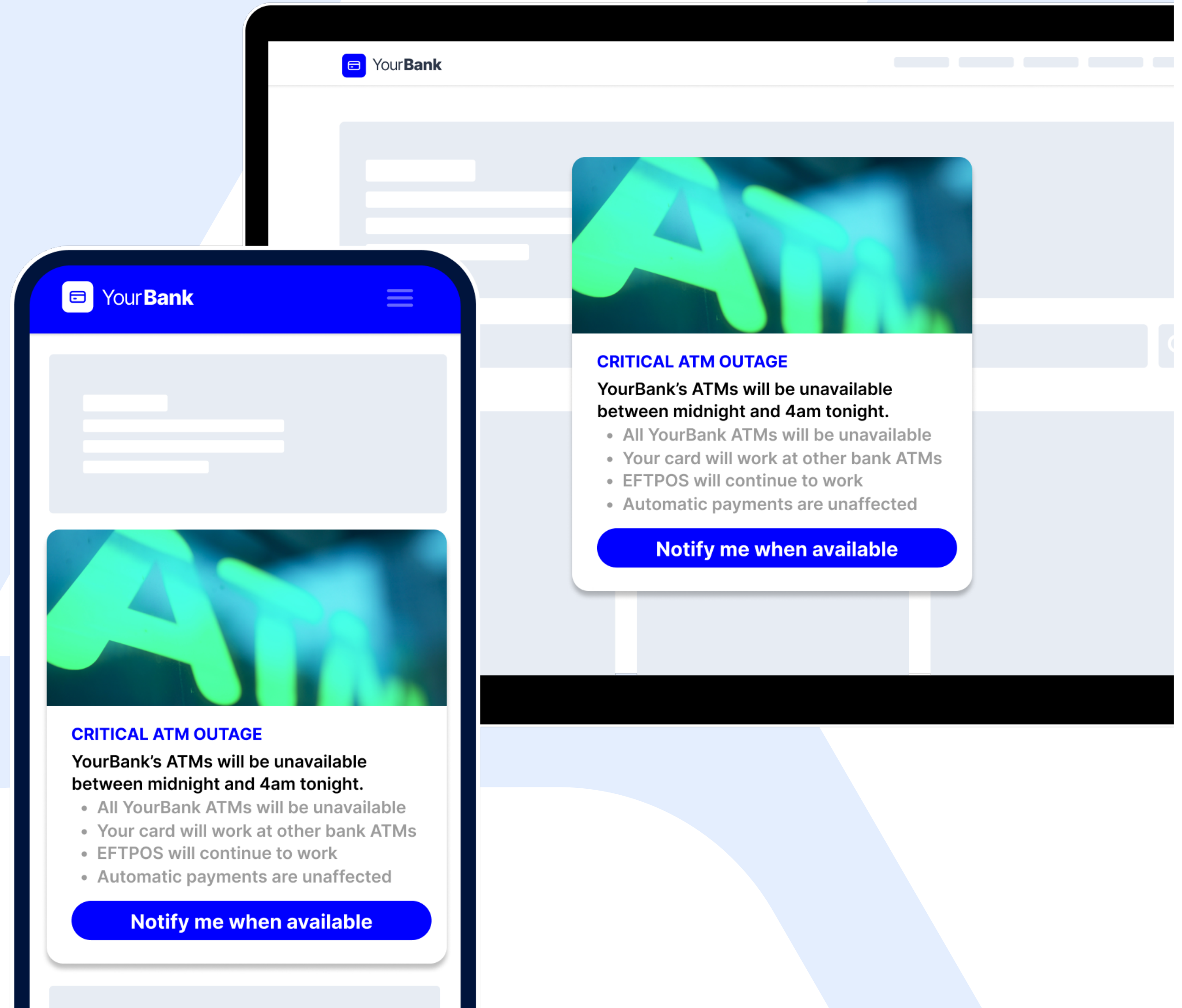
INCREASE CUSTOMER ENGAGEMENT

Announcements

Urgent Outages

Navigate disruptions seamlessly by making sure customers know when there is a planned outage or urgent announcement. Effortlessly allow customers to access alternative solutions, ensuring uninterrupted access to funds.

Make the user's banking experience a priority, even in the face of unexpected challenges.



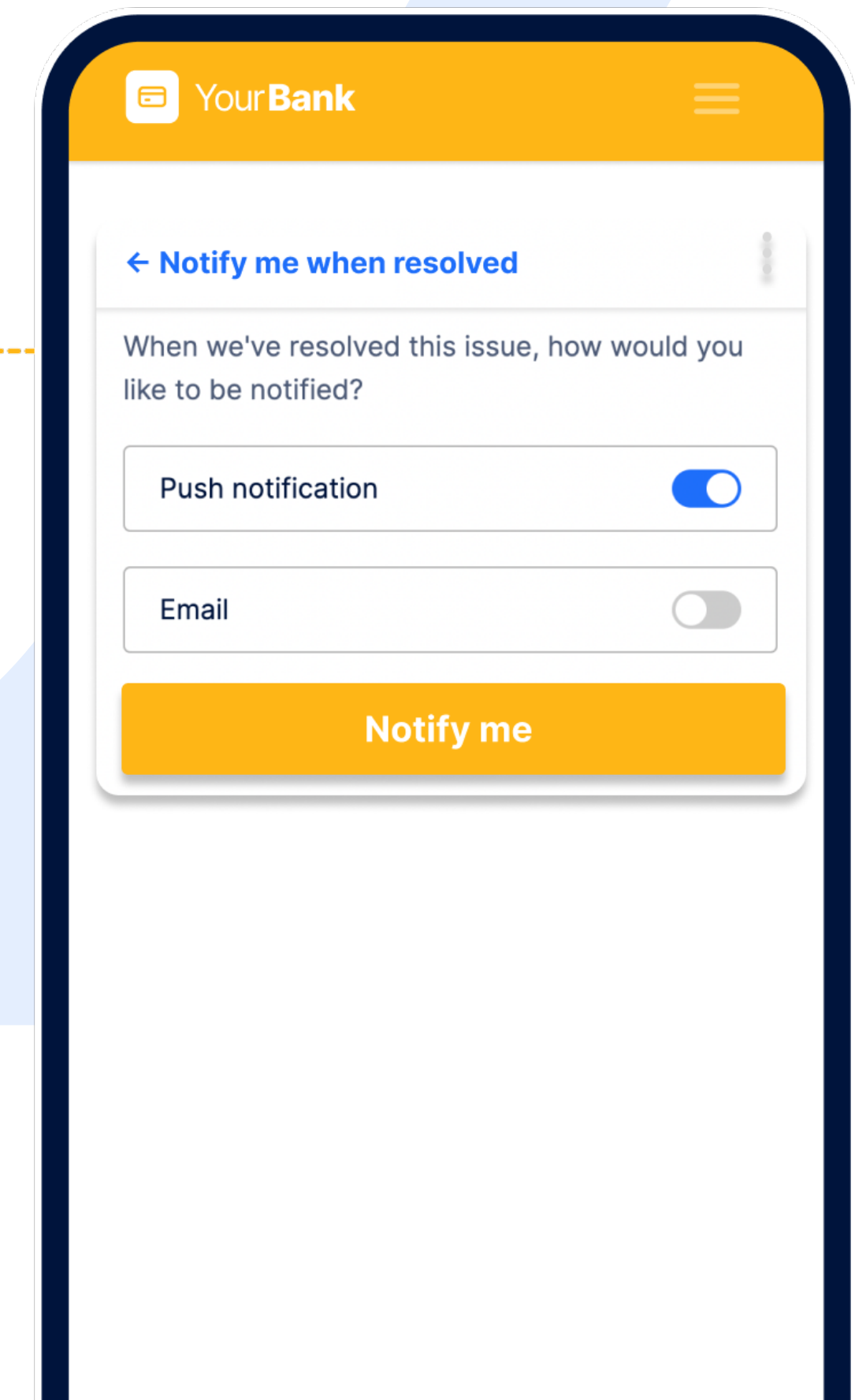
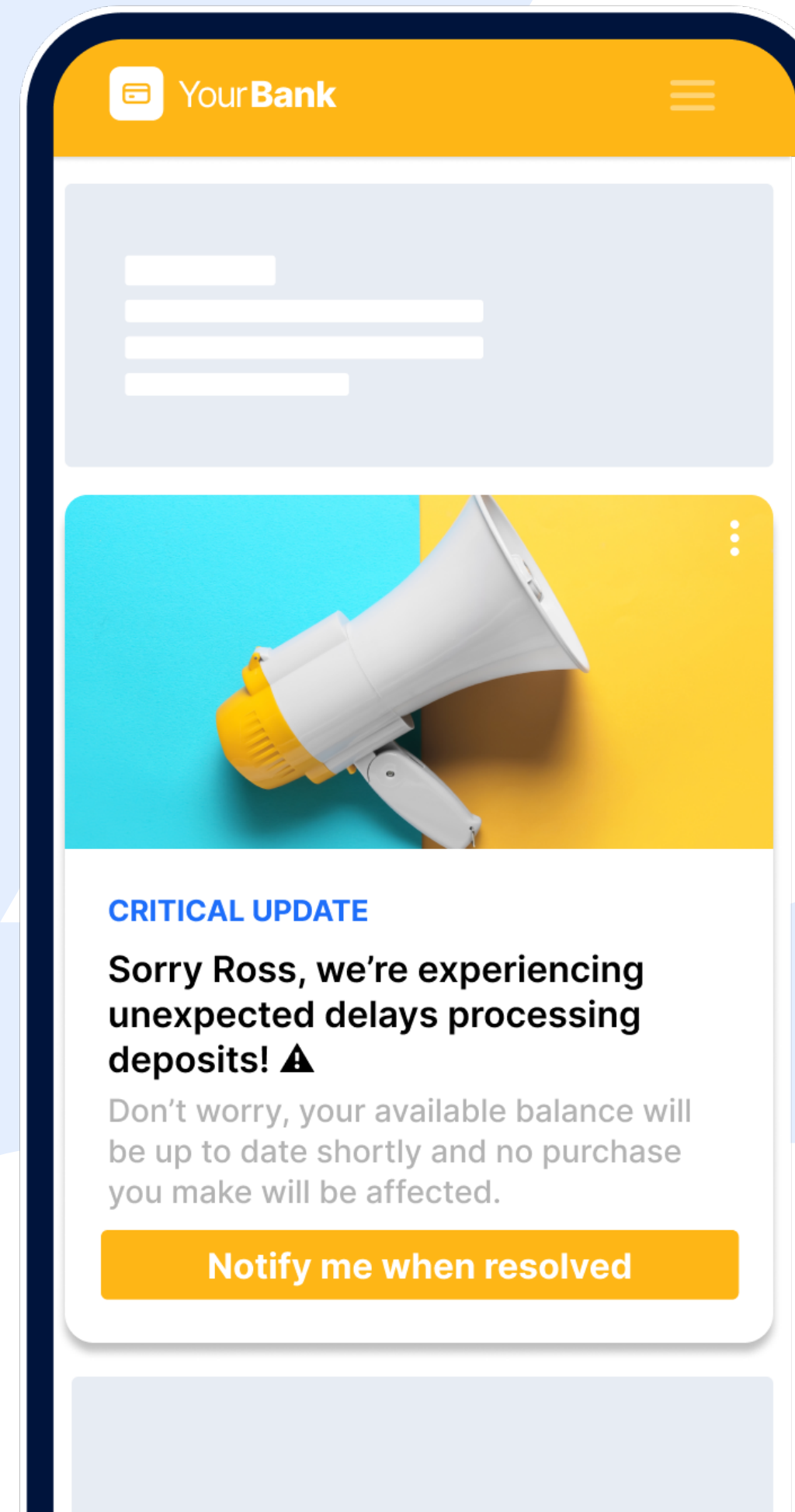


INCREASE CUSTOMER ENGAGEMENT

Announcements

Deposit Delays

Delays happen but it's how you handle them that counts with your customers. Keep them informed quickly, while offering them a choice to stay updated - even selecting the channel they prefer.





Personalised Updates

WHY IT MATTERS

**“71% of consumers
expect companies
to deliver
personalised
interactions”**

Source

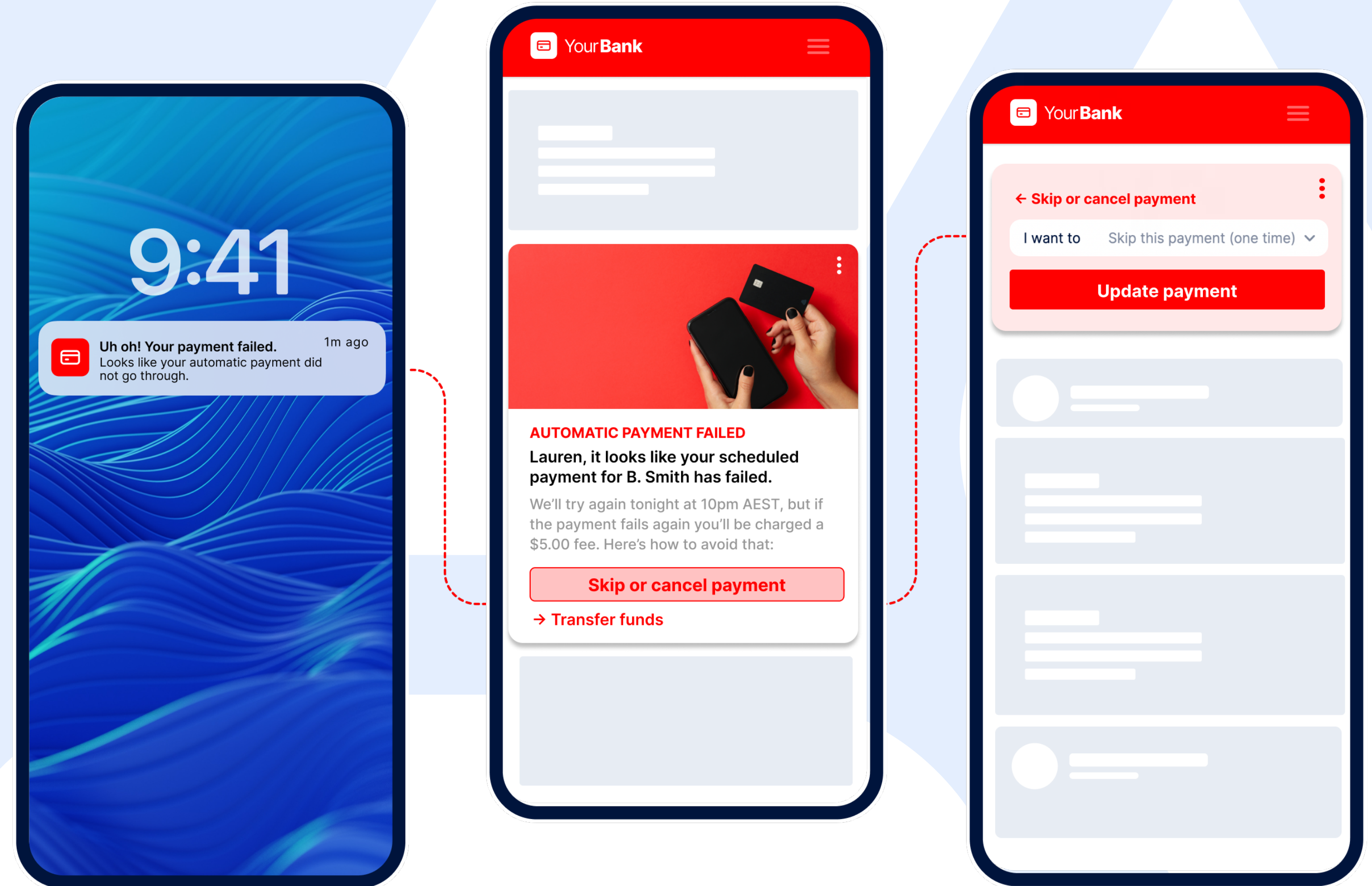


INCREASE CUSTOMER ENGAGEMENT

Personalised Updates

Payment Updates

From payment updates to transaction failures, a bank needs to keep their customers notified with the latest information. By keeping the customer's journey within the action cards, you can enable them to resolve the issues in seconds.





INCREASE CUSTOMER ENGAGEMENT

Personalised Updates

Overseas Travel

Avoid unnecessary fraud alerts for your customers by sending messages around busy holidays to ensure you're capturing any overseas travel plans.

Your customers will thank you for the gentle reminder, all while keeping your internal team's information up-to-date.

YourBank

OVERSEAS TRAVEL
Planning on traveling internationally in the next 3 months?
Summer is just around the corner. To avoid false fraud detections, we need to know if you are planning on traveling abroad soon.

[Yes, I plan on traveling](#)
[X I have no plans](#)

YourBank

Travel Dates

Please provide us the country and dates you plan to be out out New Zealand. These dates don't need to be exact, just so we can prevent fraud detection on your cards!

Country
Choose

Dates of travel
Choose

[Submit](#)



Education

WHY IT MATTERS

**“90% of companies
have seen a positive
return on their
customer education
investments”**

Source



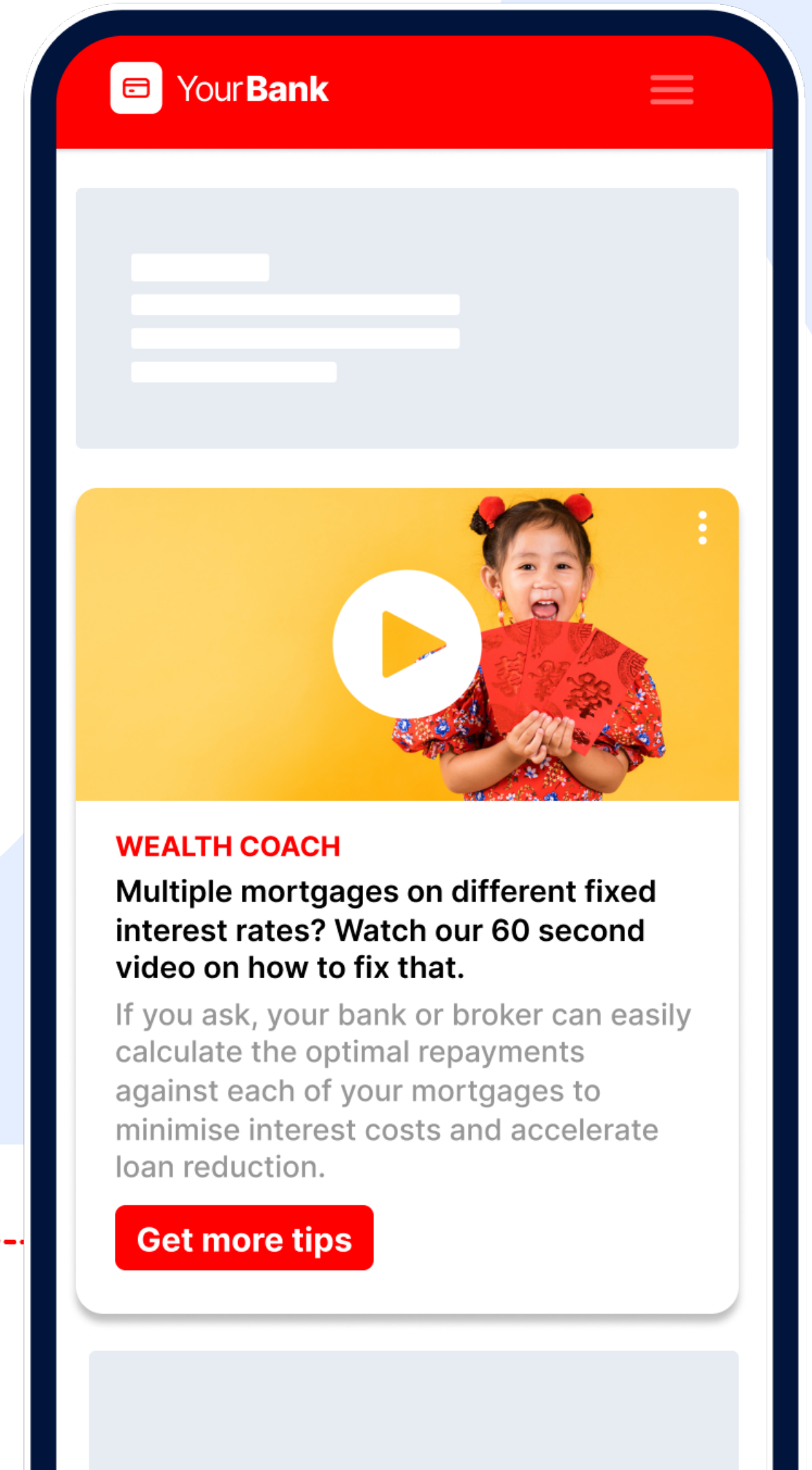
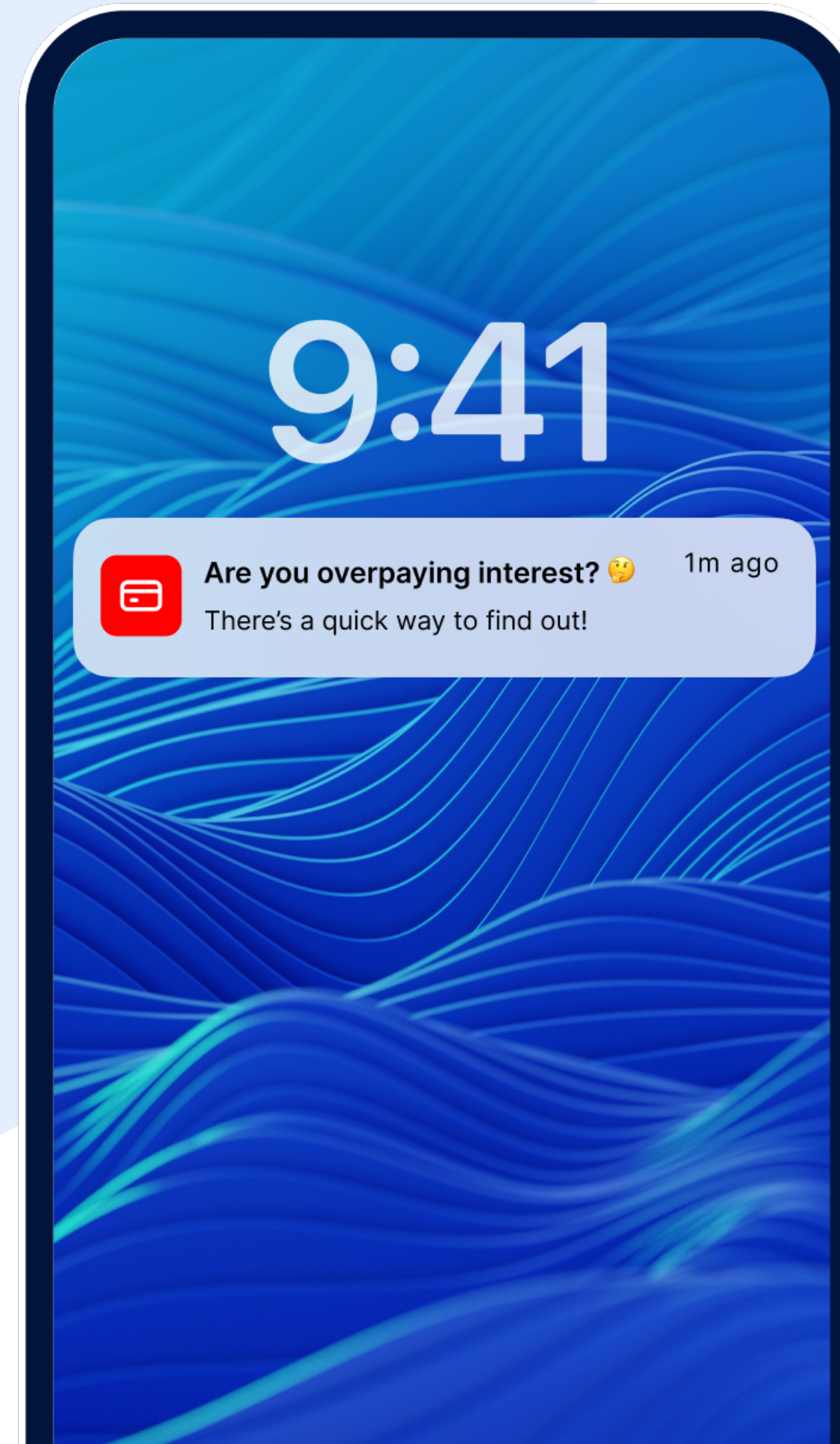
INCREASE CUSTOMER ENGAGEMENT

Education

Overpaying Interest

Allow customers to stay in control by receiving timely notifications when overpaying on their interest. Help customers navigate their loans and debts seamlessly, ensuring that every payment aligns with their financial goals.

By embedding videos directly into the action card, you can cover more information at once.





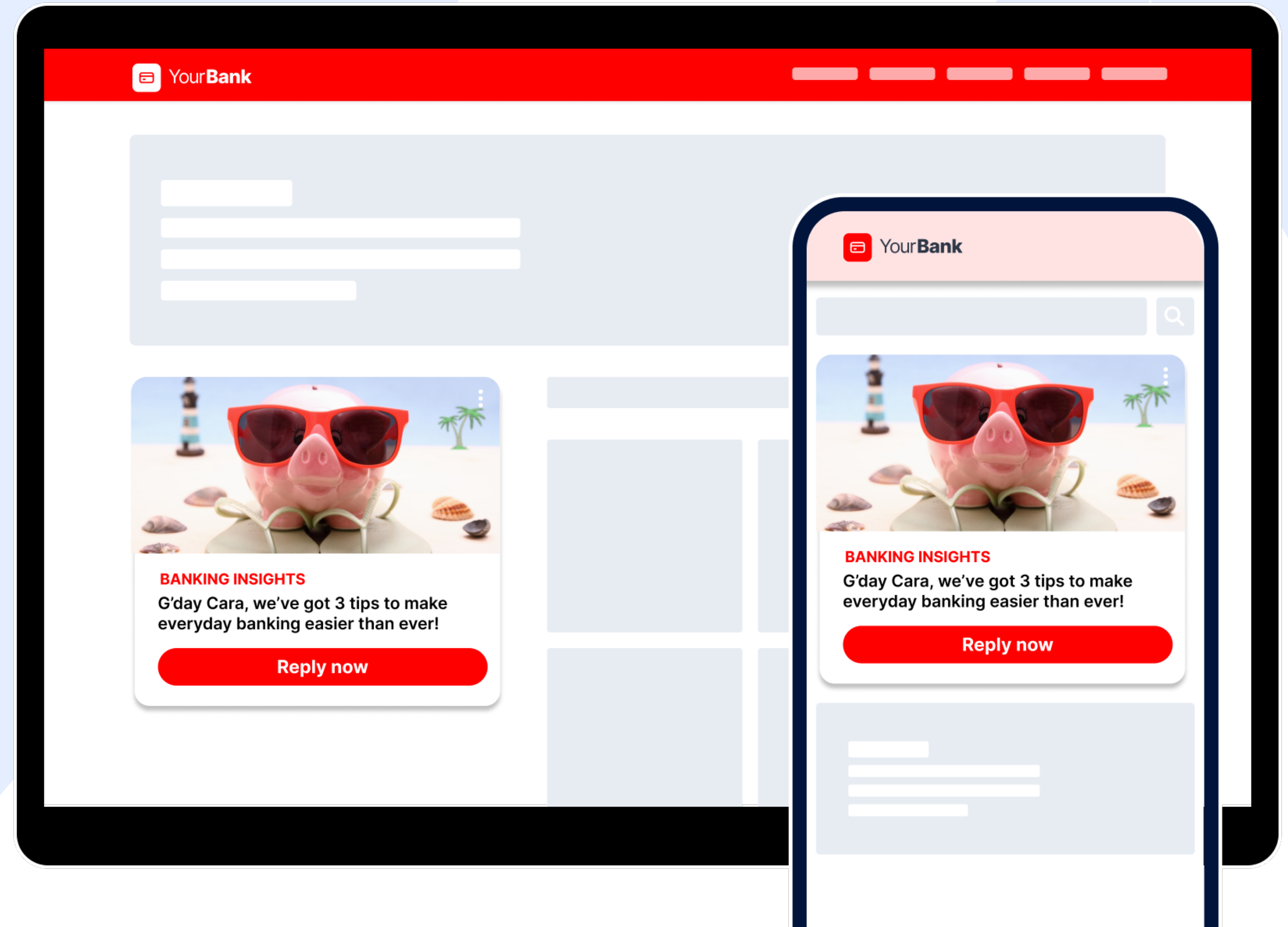
INCREASE CUSTOMER ENGAGEMENT

Education

Banking Tips

Allow users to access expert advice, tricks, and strategies to optimise their banking experience. Enable them to integrate these tips into their financial routine, gaining the knowledge to make informed decisions to achieve their financial goals.

Create a series of informative action cards that can be send via an action flow, or embed your latest insight video series.





INCREASE CUSTOMER ENGAGEMENT

Education

New Learning Features

Preview the latest features in your product or announce upcoming benefits to your customers' accounts. Include a series of action cards in a row (called action flows) to trigger new features to customers at just the right time.

