



# Financial Services and Digital Banking

Create better, secure banking experiences on mobile and web

Your banking customers have shifted to mobile to stay connected with their finances anytime and anywhere. But how secure are their mobile banking activities? Whether you're enabling real-time in-app advisor support, chat bots, or automated customer routing, you need to ensure your services safeguard customer privacy while providing a superior customer experience.

## A new, secure approach to mobile banking

BBM® Enterprise SDK is the secure CPaaS (communications platform as a service) that enables easy integration of communication and data sharing functionality directly into your banking app—on Android, iOS, and web.

- Embedded chat, voice, video communications for customers
- Peer to peer data sharing
- Publish/Subscribe messaging services

With complete end-to-end encryption, digitally signed messages, and guaranteed data delivery, BBM Enterprise SDK enables you to build powerful banking services around the globe, while keeping everything safe and secure.

**Real-time services for customers**

**Increased adoption and engagement**

**Private in-app communications**

**Global cost reductions**

## Create interactive banking experiences

With secure features, you can deliver powerful banking on mobile and web to your internal advisors, clients, and customers. Go beyond and deliver banking experiences that protect your most valuable assets—your customers.

### Client authentication

Customers can log in via fingerprint to can share information between web, desktop and mobile bank applications--so bank agents can offer better service to them without a delay

### Secure live support

Bank agents can chat securely with customers through the bank web or mobile portal while being passed relevant account information.

### Chat bots and routing

The bank's AI chat bot can interact with customers in real-time to determine which team they need to speak with, and then routes the customer to the correct specialist.

### Low balance alerts

Push low balance or message alerts to your customer, so they are always in the loop with their banking activities and accounts.

### Live mortgage banker

After the customer is routed to the correct specialist, the customer can schedule an in-person meeting, set a location, and share relevant files.

### AI predictive analytics

Enable behind-the-scenes user empowerment with AI algorithms to deliver relevant information to customers when they need it, such as location-based alerts or suggested user actions based on usual behavior.

## Grounded in security

The BBM Enterprise SDK platform was built on security first. Others are still trying to catch up, but we keep moving further ahead.

BBM Enterprise SDK ensures the highest level of security with end-to-end encryption across all messages, media, and data with:

- Proprietary end-to-end government-grade protection across all communications, both in transit and at rest.
- FIPS 140-2 validated encryption
- 80+ security certifications

### Here's how communications stay secure:

- Messages are digitally signed, so you're assured of who sends each message in your application.
- Messages are encrypted, so you're assured that only the intended recipient can read the message.
- Messages are subjected to integrity signature checks, so you're assured the message isn't modified in transit.

## Designed for bank integration

BBM Enterprise SDK makes adding communications to mobile banking app as seamless as possible. It simplifies and accelerates app development, without the need to source complex infrastructure..

- Works with industry standard user identity and management systems, to provide an easy, strong authentication and access control model
- Integrates communication capabilities into existing business processes.
- Improves customer banking satisfaction while lowering your support costs.

## Proven resiliency

Highly reliable, BBM Enterprise SDK makes sure all your banking communications are delivered globally.

- Uses our very own IP-based infrastructure that is reliable even in areas with low performing-networks
- Safeguards against traditional network outages and spikes
- Ability to handle high-bandwidth data across all endpoints
- Built on the same infrastructure as BBM, which has scaled to 100 million users and billions of messages per day

### Here's how we ensure resiliency:

- Guaranteed delivery with automatic reconciliation of any failed or offline delivery
- Visible message status such as queued, sent, delivered
- Connection management that uses built-in redundancies to ensure uptime



Learn more about enhancing mobile banking at  
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