

Rakuten Viber

for business

Safety in numbers: 7 reasons for banks and financial institutions to trust digital communication

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Balancing security & customer experience for banking and finance

Secure communication

- privacy
- safety
- trustworthy channels



Good customer experience

- convenience for users
- digital presence
- reliability

Where to find Serbian consumers online?



74.6% of economically active people in Serbia **use social media & messaging apps**



Your phone's first screen:
the most valuable digital real estate



What's on your phone's home screen?

Most likely, at least **one messaging app**





7 reasons for banks and financial institutions to trust messaging apps

Reason #1

**Rakuten Viber is
secure, private,
and safe — as a
standard**



**Viber is graded among
top-3
messaging and calling
apps based on
security***

Viber for Business: private and secure — as a standard



GDPR, CCPA & CPRA



End-to-end encryption
& encryption in transit



AWS cloud server
infrastructure



Public server
connections over
HTTPS only



We never sell
customer information



IPs, not domains,
whitelisted for each
business



SSL encryption



Customer messages
aren't stored on our
servers after delivery



SOC 2 Type 2 certified



PCI compliant



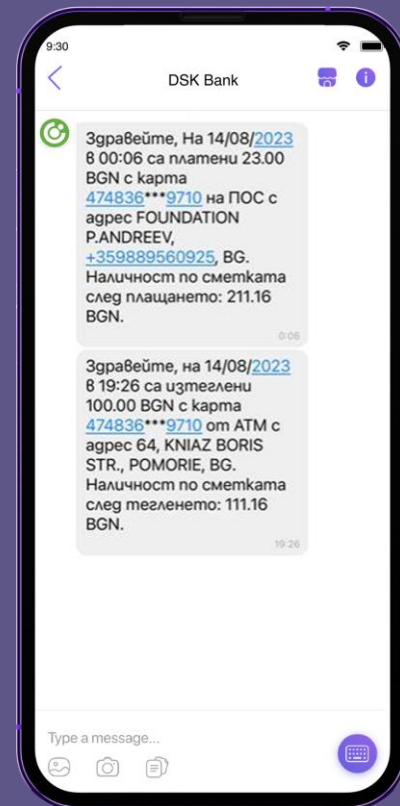
What our banking partner thinks about privacy and security of Viber for Business:



Maya Angelova
CEO, **DSK Ventures**

“DSK Bank and dskVentures strategic objectives are to continuously enhance customer experience and embrace technological advancements to meet evolving consumer needs. Over the past two years, our partnership with Viber has proven instrumental in achieving this goal by offering a directly communication channel.

Viber Business Messages not only ensures user **security with end-to-end encryption** but also **provides a seamless platform for businesses to engage with customers securely**. With connections established solely through the HTTPS protocol, Viber presents an ideal opportunity for fostering meaningful interactions and delivering exceptional service to our customers.”



Reason #2

**Viber Rich
Business
Messaging offers
message types
designed for banks**

1B+

**Transactional messages
sent by banks on
Rakuten Viber***



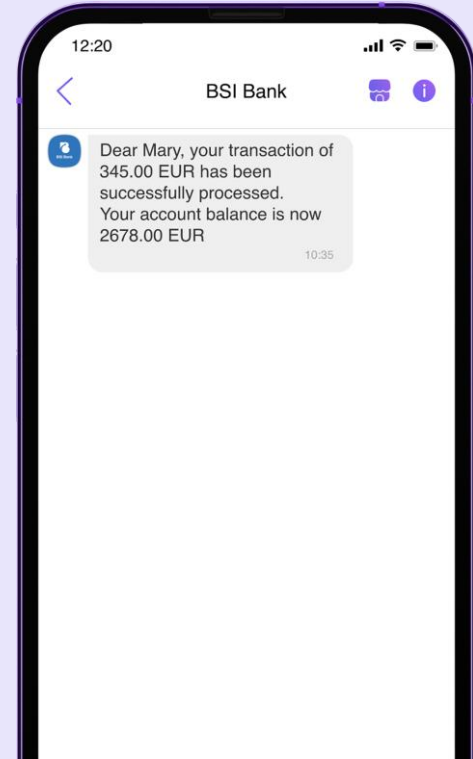
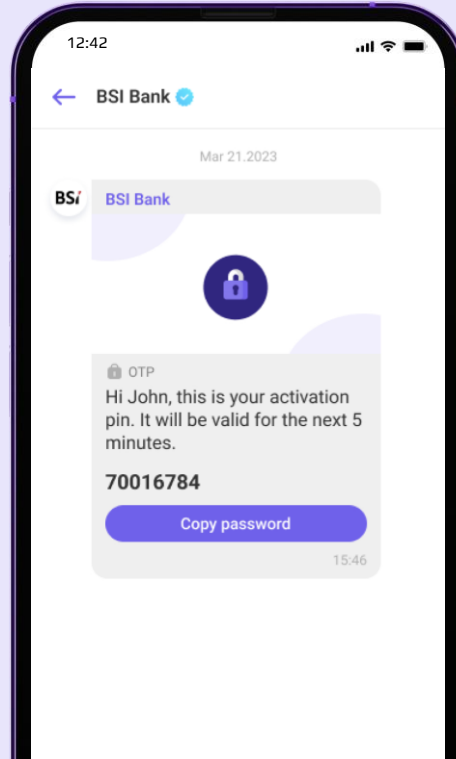
Secure Business Messaging solutions:

OTP messages

A **cost-efficient** one-time password solution for customer verification & authorization

Enhanced-protection messages

A new message type that offers an additional layer of **security** for **sharing sensitive information**



What our early adopters think about Enhanced-protection messages:



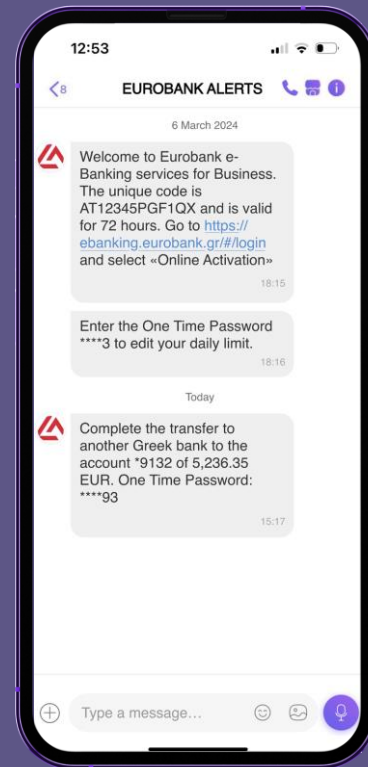
Sokratis Kalamatianos

Digital Solutions, Eurobank

“As a bank, security is paramount to us. Collaborating with Rakuten Viber to develop a methodology for **enhancing the protection of sensitive information** was truly rewarding for Eurobank. We had to develop counter-measures to protect from fraud elderly, or less aware customers. We were pleased to see Viber's responsiveness to our feedback, shaping a solution that aligned with our needs.

Our journey through this process was **seamless**, driven by our shared commitment to **security**. The fact that this solution is being rolled out further is a testament to our innovative collaboration.”

Trusted service partner:



Reason #3

**Customers
recognize and trust
Business Messages
from brands on
Rakuten Viber**

Blue tick

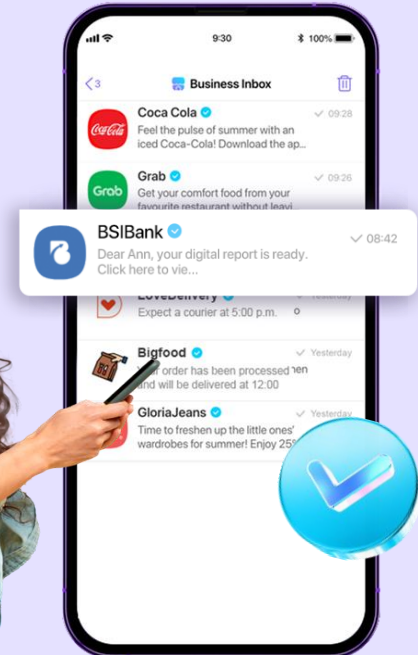
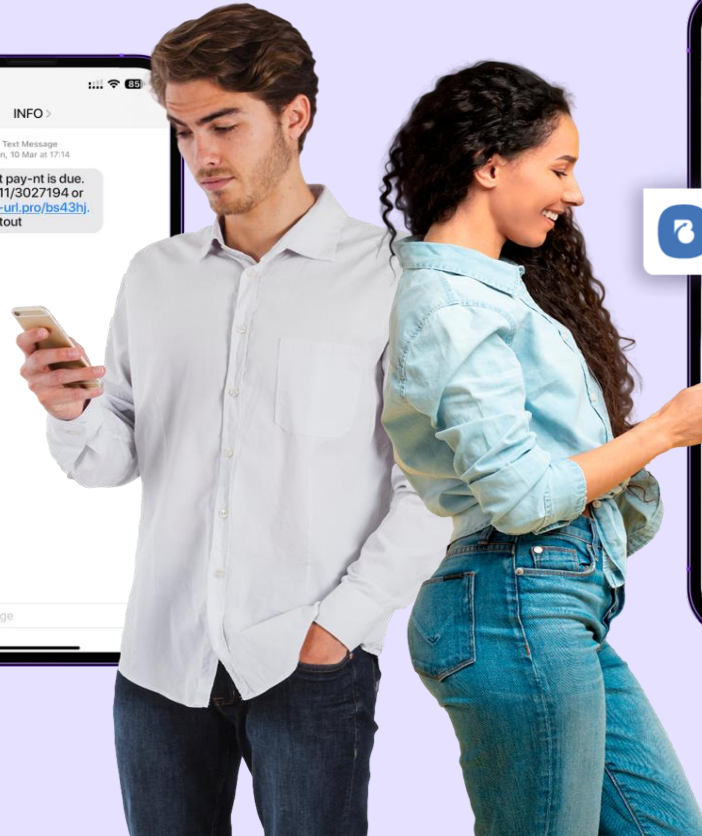
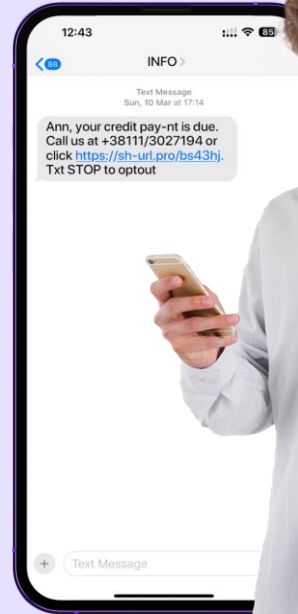
**Marks official business
accounts — manually
verified by Rakuten
Viber**



Viber Rich Business Messaging: safe & trusted by customers

Manually verified Business Account

- Messages from **trusted businesses** only in a **dedicated folder**
- “**Blue tick**” as a sign of verification
- **Detailed information** about the business

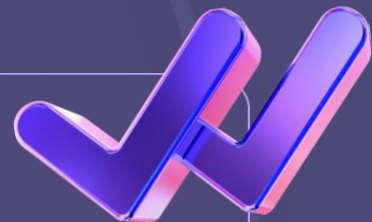


Reason #4

**Viber Rich Business
Messaging:
cost-efficient
channel**

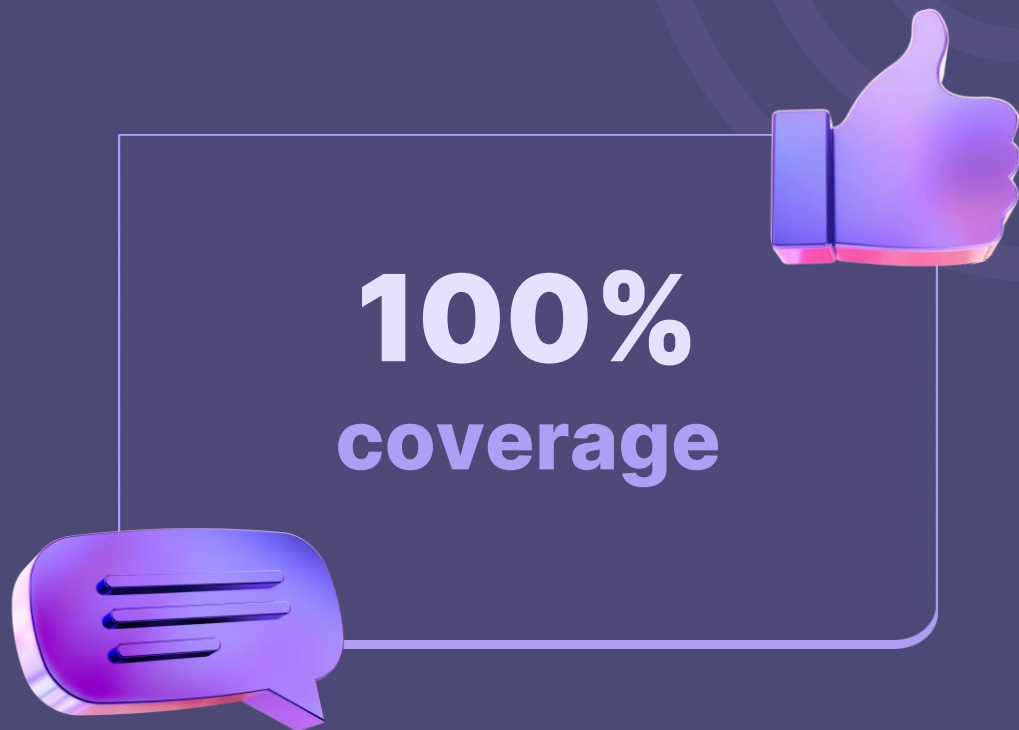


**Pay for
delivered
only**



Reason #5

**Guaranteed
message delivery
thanks to
SMS fallback**

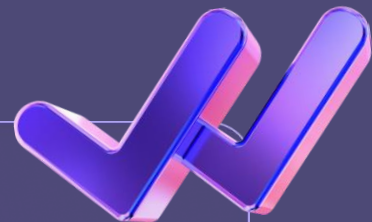


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Reason #6

**Rakuten Viber:
banks' trusted
partner for digital
communication**



More than

1000

**banks & financial
companies already use
Viber for Business**



1000+ banks & financial companies already leverage Viber for Business solutions to achieve their goals



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Rakuten Viber Media S.a.r.l - Proprietary and confidential

Bonus Reason

Viber Business Calls

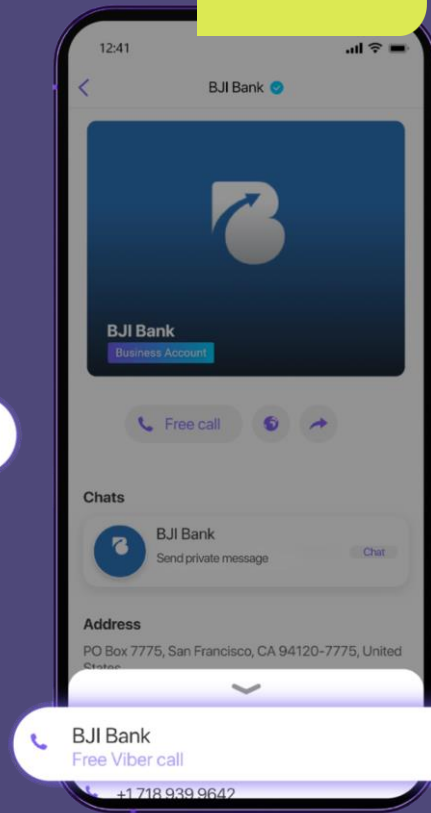
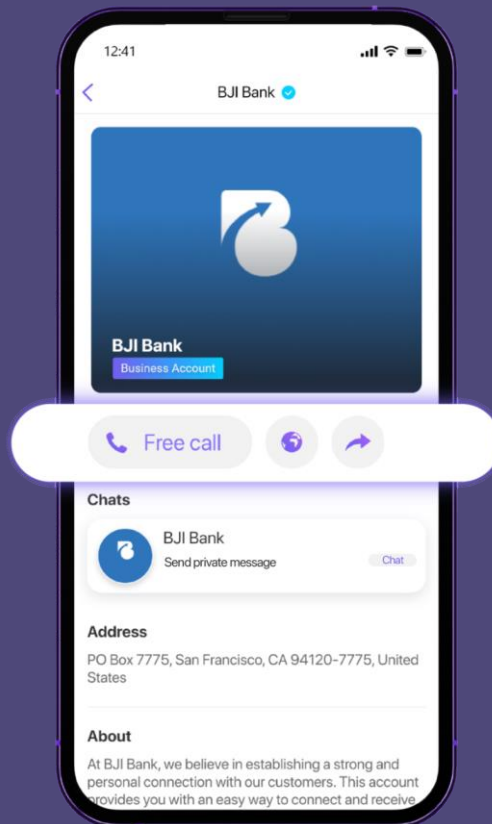
In-app call center on Rakuten Viber

- Seamless customer support
- Improved customer experience
- Conversions via conversations
- Upsell & cross-sell opportunities

91% of consumers prefer brands that provide the option to call or message*

*Source: Liveperson, 2021 Consumer Preferences Survey

NEW



What our early adopters think about Viber Business Calls:



Anton Tiutiun

Deputy Chairman of the Management Board, **Oschadbank**

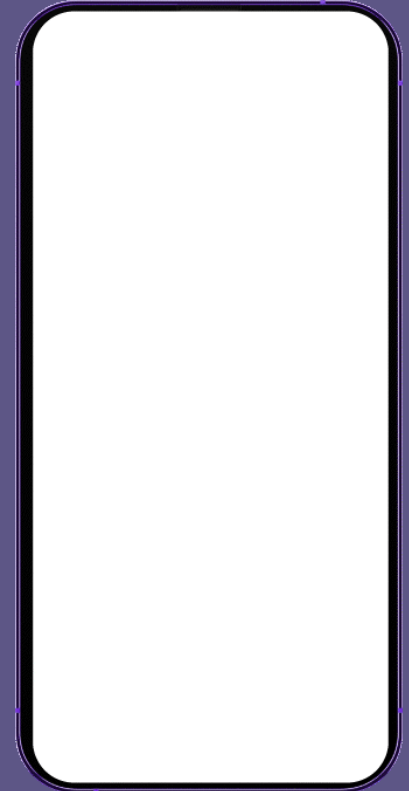
“Our clients have been interested in using messaging apps to communicate with the bank for several years. **Viber Business Calls** serve as a **free communication channel** within the popular messaging app, allowing us to **meet their needs**. Given that the vast majority of our clients use Rakuten Viber, it offers a **convenient alternative** to traditional mobile calls.”

Trusted service partner:



OSCHADBANK

MY BANK. MY COUNTRY



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Thank you



Let's stay in touch

Konstantin Kostadinov
Senior Sales Director in CEE
& CIS at Rakuten Viber