

Beyond 2025: Super apps and the future of financial services

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Trends shaping the future of interactions with clients

Relevance & privacy:



Zero-party data is key

Mobile-only:



A move away from
mobile-first

App usage:



Push towards
super apps

Super apps will
end up on the
most expensive
digital real estate:
your phone's
first screen



Slide 3

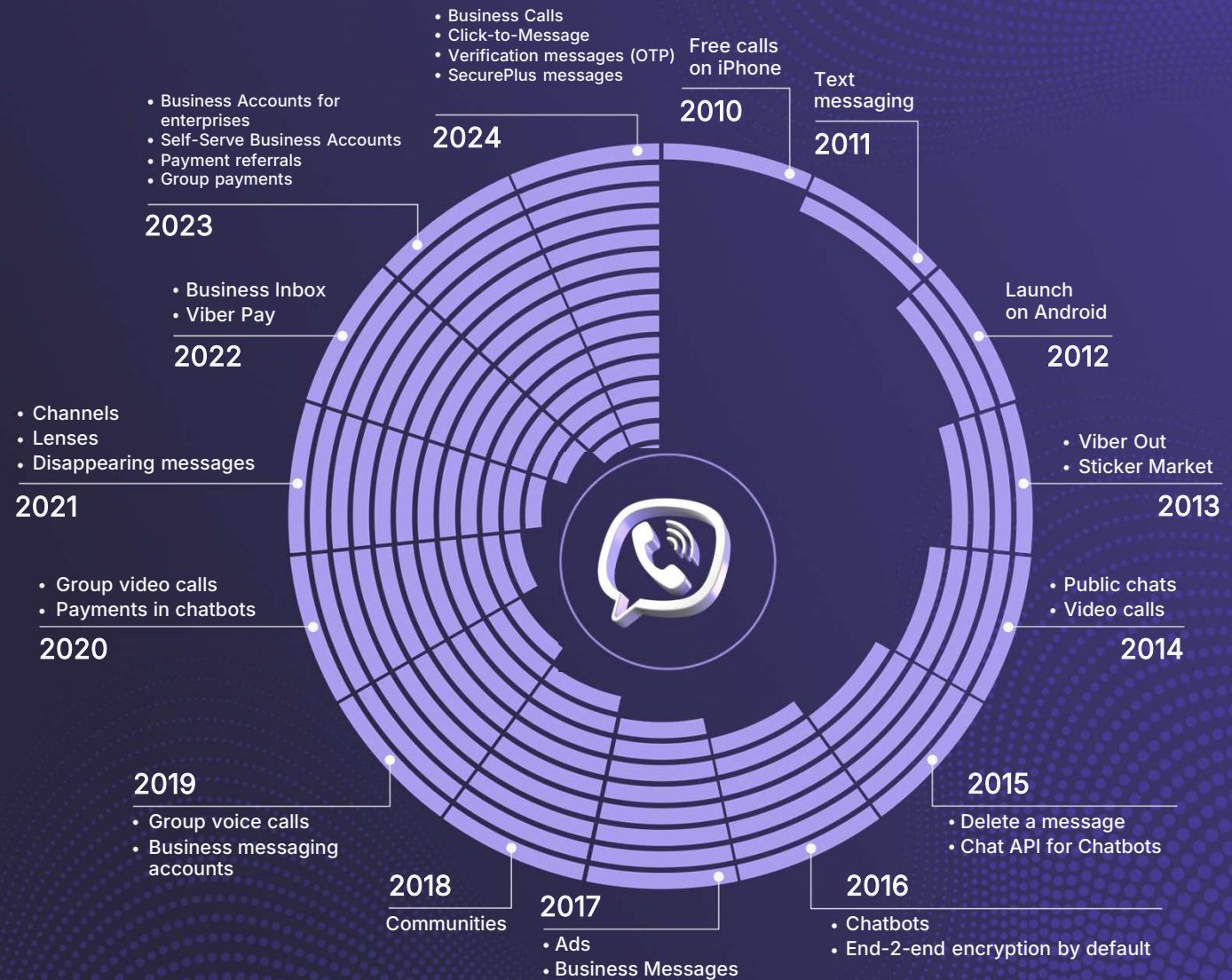
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Video in high quality - https://drive.google.com/file/d/1btFV__pVQ6jSVfLkAYDJkaAiiFQg3Obb/view?usp=sharing
Sophia Pangani, 4/8/2025

Rakuten Viber

for business

Rakuten Viber: From free calls to super app



Rakuten Viber
for business

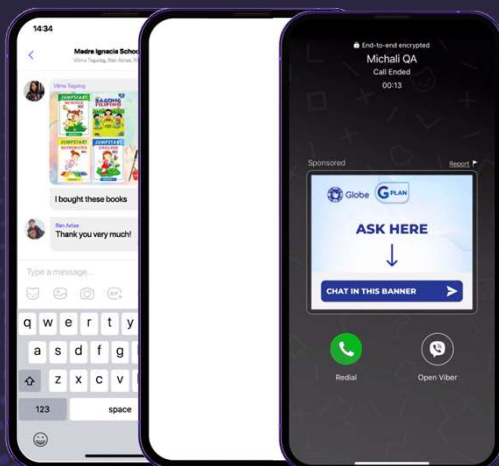
**The super app
for all your
business needs**



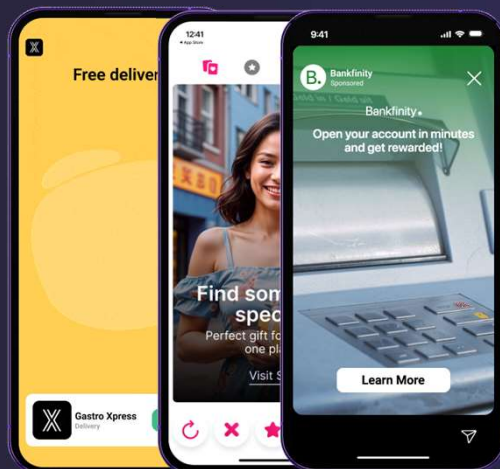
Supercharge your 2025 toolbox with new solutions

Viber Advertising Solutions

Branded Gems
Click-to-Message
Generative response Ads



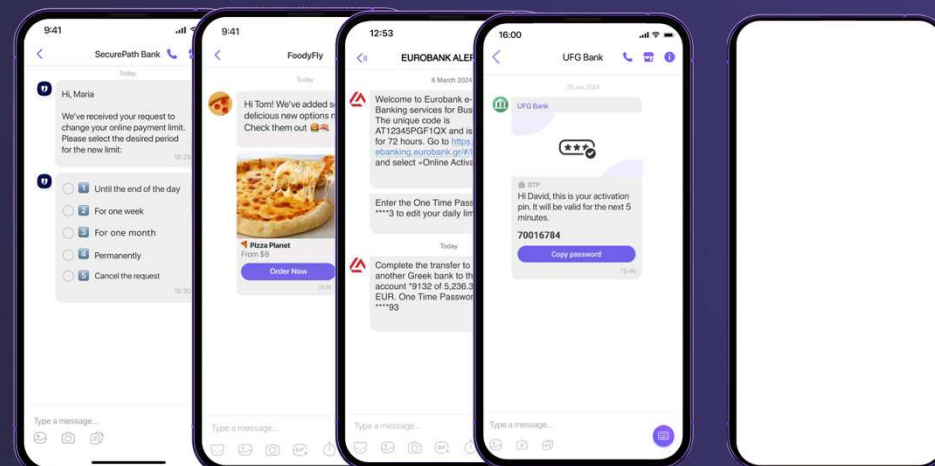
Full Screen Ads



New Advertising placements

Viber Rich Business Communication

List
Carousel
SecurePlus
Verification (OTP)
Business Calls



Interactive
Business Messaging

Secure
Business Messaging

Branded Gems: Build exclusive holiday campaigns

Viber Advertising
Solutions

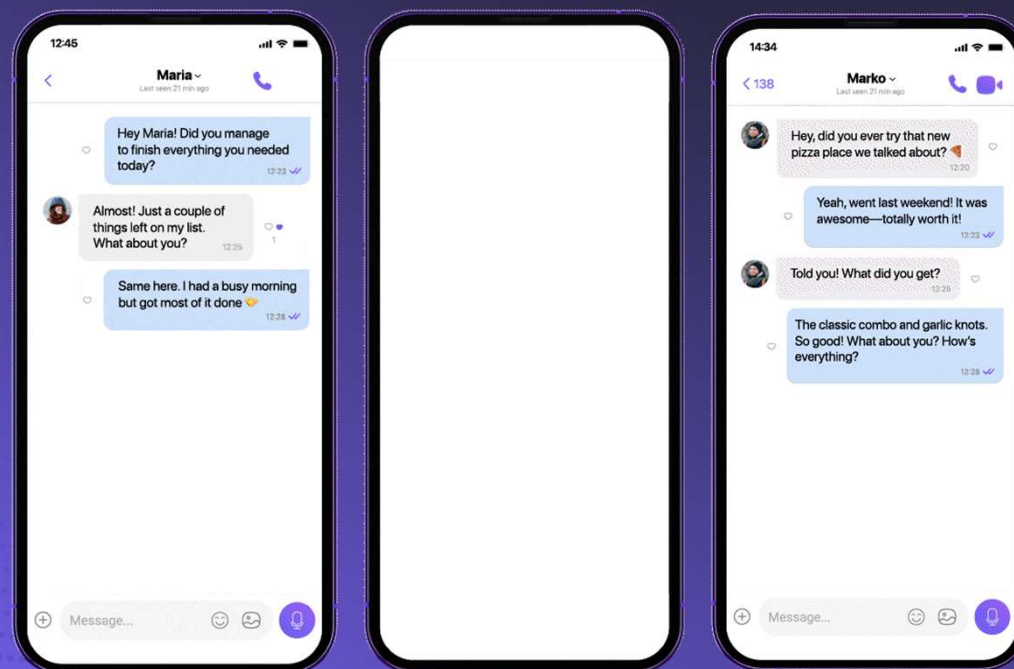
 Award-winning
product



Keyword-triggered festive
animations

Holiday & occasion
greetings and phrases

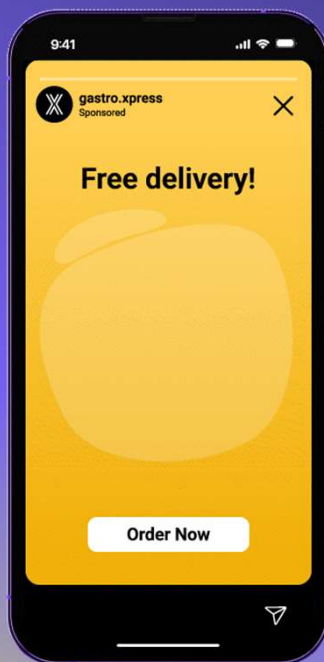
Branded product placement
animation to boost visibility



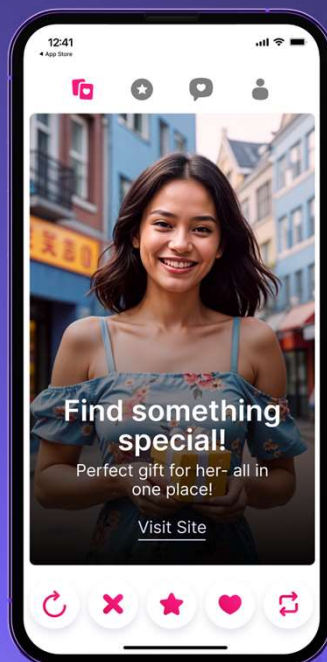
New formats, new possibilities

Viber Advertising
Solutions
Coming in 2025

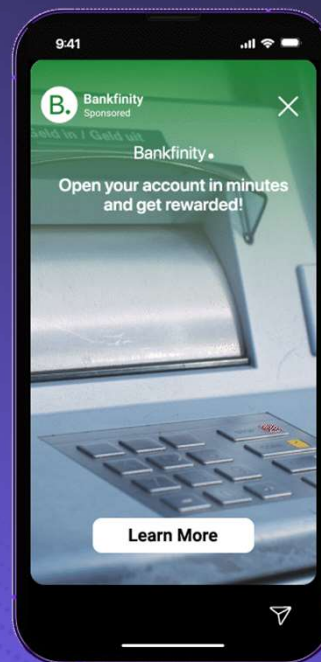
Viber Full
Screen Ads



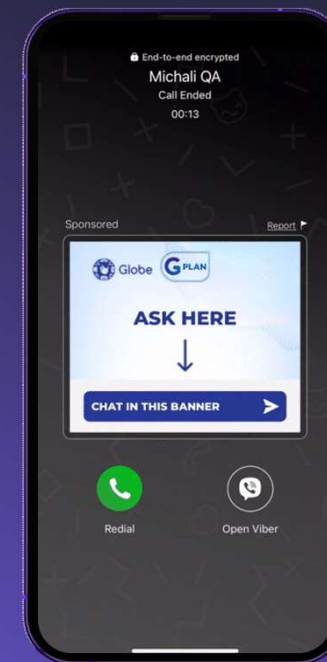
Viber Dating Ads



Video Ads



Generative
response Ads

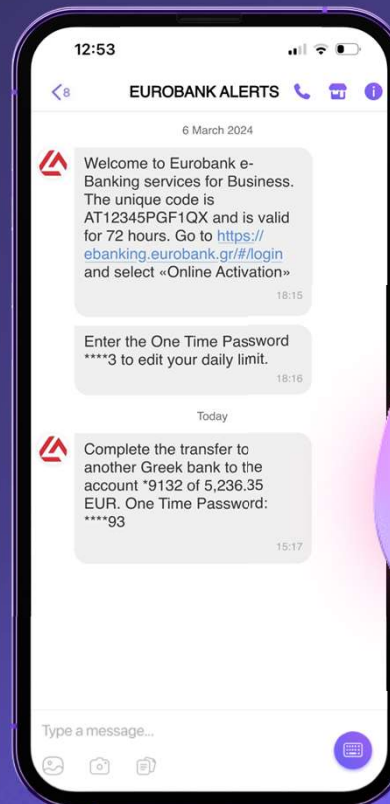
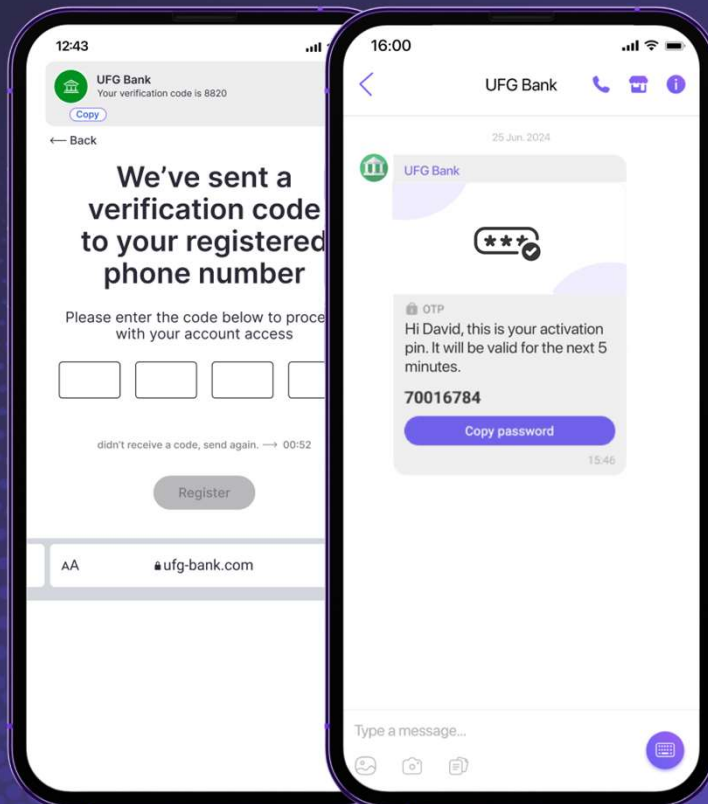


Secure Business Messaging: Next-level protection

Viber Rich Business
Communication

Viber Verification Messages (OTP)

Viber SecurePlus Messages



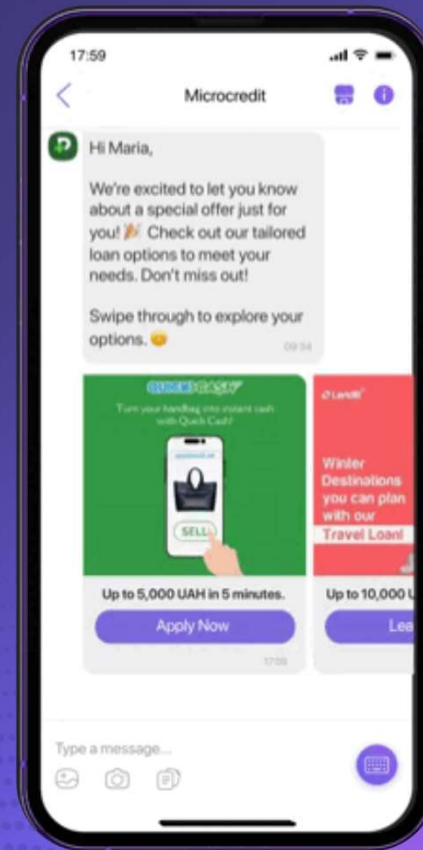
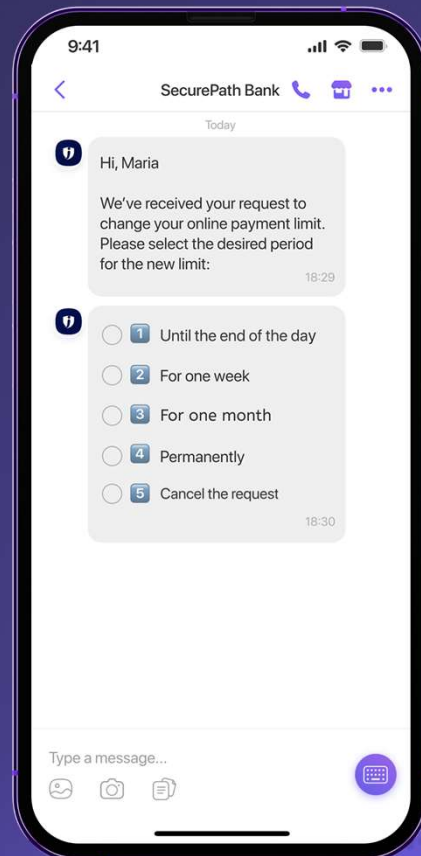
Simplify authentication,
maximize safety &
security

Interactive communication: List & Carousel Messages

Viber Rich Business
Communication
Coming in 2025

Improve customer insights:

Conduct surveys, gather feedback, and guide decisions seamlessly in one message



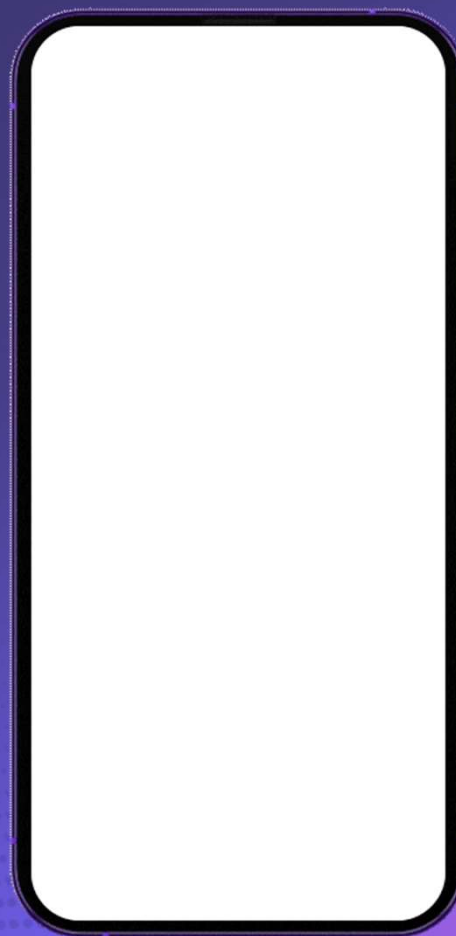
Enhance customer experience:

Deliver key information visually in a single message

Viber Business Calls

Viber Rich Business
Communication

Enhanced customer
experience with **free one-
click calls**
worldwide - right in the app



Enhance customer experience with a super app for banking

Verify login

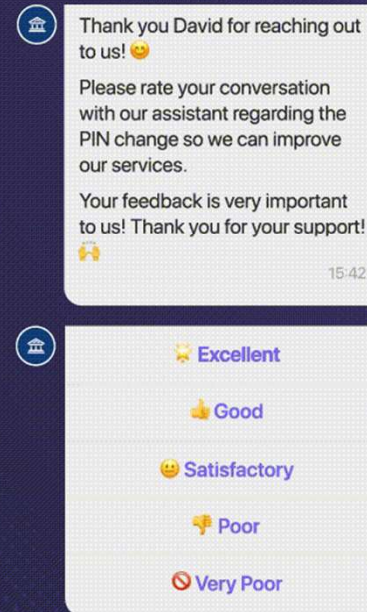


Let customers manage their account

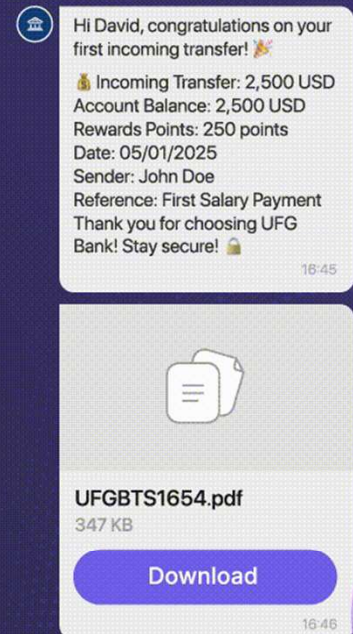
Enable free in-app calls for support



Collect feedback



Share sensitive information and files



Slide 12

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link to video: https://drive.google.com/file/d/1ccnZb_IT3MdloJeeNTg7OMzM2oCaeyFd/view?usp=sharing

Sophia Pangani, 4/7/2025

Success stories:

How businesses achieve their goals with **Viber for Business**

↑ Customer experience

↑ Brand awareness

↑ Security

Success story:

Easy Pay: Driving awareness and payments using promotional tools and Viber Chatbot



Rakuten Viber
for business

Result



280K

Stickers sent

48K

Stickers Packs
downloaded

306K+

Chatbot
subscribers

~2K

Bills paid
during two weeks

Goals

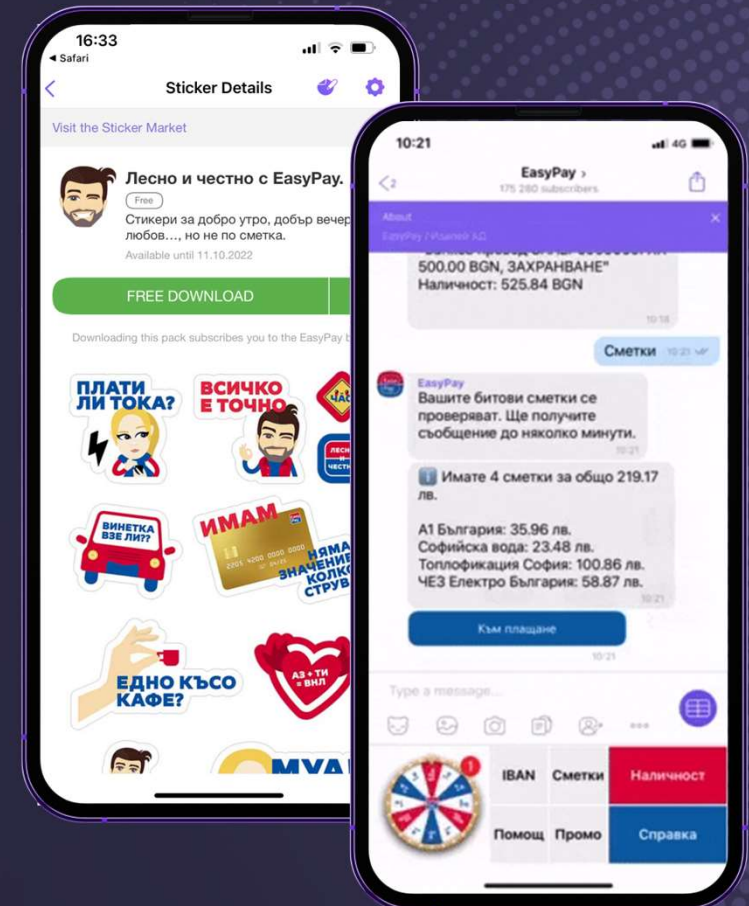


- Build brand awareness
- Reach customers
- Simplify payments

Solutions



- Multifunctional Viber Chatbot
- Complex marketing campaign



Success story:

ALTA Bank: Increasing engagement and sales with Viber Business Messages

Result



Up to 75%

Seen rates

+67%

Car loan applications

+14,5%

Visa transactions

Goals



- Increase sales of car loans
- Boost adoption & transactions with Visa payment cards

Solutions



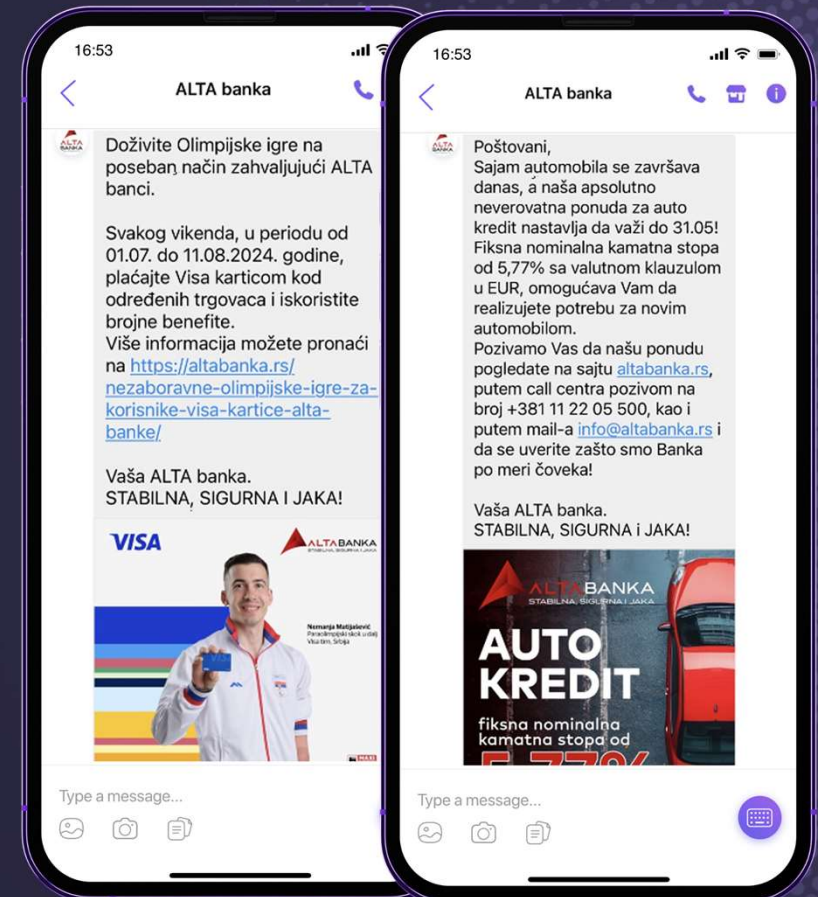
Rich Promotional Viber Business Messages for marketing campaigns



Rakuten Viber
for business

This success story was achieved with

Akton
communications



1000+ banks & financial companies trust and use Viber for Business

Rakuten Viber
for business



Thank you!

