

## Factsheet – Mobile Banking Keyboard

# Instant access to mobile banking services in everyday social interactions within any app.

Allow banks and credit unions to provide customers and members with instant access to financial services through the mobile keyboard within any app. The white-labelled solution can be customized to feature the financial institution’s brand.

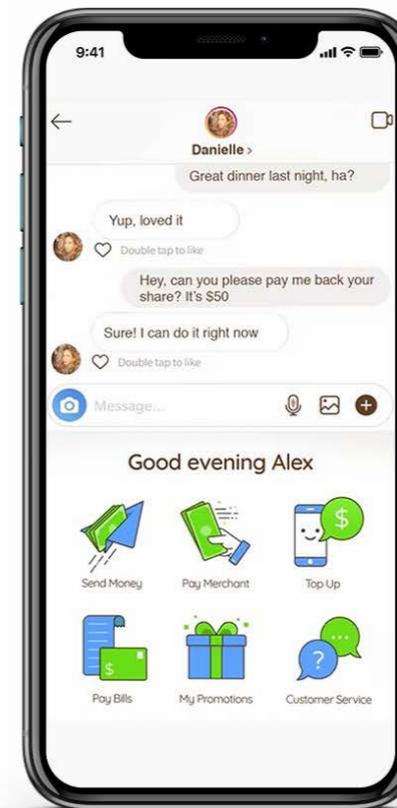
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*PayKey is helping us create a positive experience because it really helps you be where your customers are, in all the most popular social applications relevant today."*

**Olga Emideth Ceja**  
Director of Innovation and Transformation, Banco Banorte

Acceleration of digital transformations, as well as increased mobile banking registrations due to COVID-19, created a demand for more advanced digital banking interactions. Large competitors offer digitally advanced financial services solutions that attribute to 40% of the total US financial services revenue. For that reason, banks lose revenue and customer engagement.

As consumers today spend much of their time on social apps, they no longer just communicate on these apps, but also make financial decisions and even transact. In order to engage with financial services through any app and recoup revenues lost to competing solutions, Mobile Banking Keyboard allows financial institutions to embed financial services to consumers’ daily social interactions.



PayKey’s solution shown above

## How it works

Mobile Banking Keyboard provides instant access to banking activities in the flow of daily interactions on any mobile app, including Facebook Messenger, iMessage, WhatsApp, Instagram and others. It creates a new and simple way for consumers to engage with mobile banking services, generating new app downloads, increasing customer retention, and enhancing overall satisfaction with the financial institution's mobile banking channel. It provides instant access to a range of services, including peer-2-peer payments, checking account information, cardless cash withdrawals, loan requests, and more, all from the keyboard.

With PayKey's solution banks and credit unions can make their brand and services part of consumers' daily mobile interactions. Given an average of more than 2 hours a day spent in social

and messaging apps, this is a significant opportunity to increase brand awareness and loyalty. The solution is easy to use and has superb typing functionality to enhance social interactions. PayKey complies with all banking and governmental regulations, as well as industry data processing best practices.

The solution is pre-integrated with Finastra's Fusion Digital Banking for faster implementation. The Mobile Banking Keyboard integrates with the bank's mobile app and utilizes Finastra's existing APIs without any backend integration, keeping all security standards intact. This means that within weeks, once customers update the banking app, the added keyboard features are available to use. The solution is white-labelled and features the bank's brand meaning no integration per platform is needed.

## Why MBK?



Advanced mobile keyboard, with superior typing functionality and engaging features.



Access financial services such as account balance, information check and payments available from any social and messaging app.



Quick and easy integration across all apps with a constantly evolving solution based on data-backed user experience.



Fully private and secure solution using the bank's authentication methods and security protocol.



White label solution customized to the bank's branding, language and services.



**Standard Chartered Bank Korea doubled the value of keyboard transactions and tripled the total number of transactions conducted through the keyboard within the first month of using the Mobile Banking Keyboard app.**

## Key benefits



### Increase customer engagement

Mobile Banking Keyboard provides instant access to a range of financial services within daily mobile interactions on any app generating new app downloads, increasing retention and enhancing overall satisfaction with the financial institution's mobile banking channel. Monthly payment transfers increase by 35%.



### Drive mobile banking innovation

Instant access to financial services in the flow of daily mobile interactions on any mobile app, including Facebook Messenger, iMessage, WhatsApp, Instagram and others. Its advanced mobile keyboard, with superior typing functionality and engaging features increases differentiation and boosts innovation in the banking industry.



### Boost brand awareness and loyalty

Incorporate banks' and credit unions' brand and services into consumers' daily mobile interactions. PayKey is a white label solution customized to the financial institutions' branding, language and services, increasing brand awareness and loyalty over time.



### Accelerate digital transformation

PayKey's solution powers digital transformation forward through a single quick integration. Easy integration across all apps is provided with a constantly evolving solution based on data-backed user experience. It is conveniently pre-integrated with Finastra's Fusion Digital Banking.

## Contact us

### About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](https://finastra.com)

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