

Powering massive customer communication



United Bank for Africa

United Bank for Africa is the leading African bank that offers its customers a range of online and offline banking services, consumer and investment/business banking in 19 African countries, as well as UK, US and France branches. UBA is truly an international bank catering to the wide-ranging needs of its core customer base in Africa.

Challenge

The Nigerian branch of UBA was looking for a solution to improve engagement with its customers and provide them new, more convenient services. With the SMS-based mobile banking being prevalent in Africa and Nigeria, the solution needed to support this ubiquitous technology, and also needed to enable massive sending volumes, given UBA's large user base.

Solution

Infobip's mGate solution, a professional messaging gateway designed to integrate with the client's database for event-based messaging, was selected to improve customer communication through targeted SMS messages.

As Infobip also offers USSD technology, an interactive service available without a data connection and on every type of mobile phone, UBA Nigeria combined the two Infobip solutions in several instances to better serve the needs of its customers.

In one example, an SMS message was sent to all UBA customers who had not yet linked their bank account to the BVN (Bank Verification Number) implemented by the Central Bank of Nigeria.

Database integration enabled to identify such customers and automatically target them for a customised SMS message.

The SMS message invited customers to dial a USSD code and enter their BVN. The API-based USSD integration enabled to identify the bank customer based on their mobile number and link their BVN with their customer profile in the bank's database.

The campaign had quite a success, with over 400,000 USSD sessions initiated to submit the BVN and thus meet one requirement implemented by the central bank.

In another example, UBA harnessed USSD technology to enable their customers to top up airtime on their mobile phones, on several of Nigeria's mobile operators. UBA provided operators with the billing capability as provided by Infobip, and collected a small fee for each top up performed via USSD. This gave its customers another convenient way of topping up their prepaid mobile accounts, and a new revenue stream to the bank.

Conclusion

Infobip's unique position as a mobile services provider enabled UBA Nigeria to implement new, user-friendly services that were well-received by the customer base and significantly improved engagement.

The success of the partnership is well illustrated by over a billion transactional SMS messages processed by Infobip on behalf of UBA. In addition to this type of SMS alerts, the bank uses Infobip to deliver marketing communication and further promote its services

The integration process was handled by Infobip's Nigeria-based tech staff, and on-site support is also available from Infobip's Lagos office. In particular, USSD services integration saw a whole range of consultancy services provided by Infobip experts, in order to make the most from both the technical and the commercial standpoints.

The cooperation with UBA continues to a mutual satisfaction in multiple markets where both UBA and Infobip operate.



"We have been using Infobip as our messaging service provider since 2013. Their decade of experience in telecommunications industry has helped us setup SMS transactional and marketing activities across the whole of Africa, UK and US.

mGate enabled us to fully integrate SMS capabilities and seamlessly send out vital transactional information. Infobip's dedicated 24/7 technical engineering team is ever-vigilant and are readily available to be physically present on-site.

We continue to work closely with Infobip on exploring new services, ideas and ways to communicate with our customers. Their experience in global banking trends and our experience with them assures us that having them as our provider and partner, we can be certain to provide quality value added services to our clients."

Ebenezer Wey, Virtual Manager, UBA Nigeria

About us

Infobip is a global provider of mobile solutions connecting mobile network operators and enterprises through an in-house developed and operated mobile services cloud.

Our converged messaging, m-payments and push notifications services bring a mobile dimension to any business. Offices on six continents and strategic partnerships with major telco groups enable us to provide seamless integration and delivery.

Always looking for innovation and new ideas, fostering a customer-first business philosophy and being at home in every part of the world makes us the reliable provider for thousands of clients worldwide.

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