

VARTA USE CASES FOR BANKING

Use Case	Description
Transform Transactional Notifications	Turn event-critical messages (like OTPs and fraud alerts) into opportunities for loyalty and cross-sell using the VARTASignal system for 99.9% guaranteed delivery.
Streamline Corporate Banking Statements	Automate enriched, customizable, and ERP-ready statements for high-value corporate clients (VARTASStream).
Fraud Alerts and Warnings	Instant alerts based on suspicious or out-of-pattern account activity.
One-Time Passwords (OTPs)	Ensuring reliable and instant delivery for secure logins and transactions.
Micro-Segmentation & Contextual Analysis	Delivering personalized messages based on a customer's specific, current need or stage in their journey.
Loan Fit Intelligence	Delivering the right type of loan offer (home, auto, personal) at the optimal time.
Account Activity Alerts	Notifying customers of deposits, withdrawals, or balance changes instantly.
Policy Change Notifications	Delivering regulatory updates, legal notices, and general disclosures compliantly.
Comprehensive Communication Formats & Channels	Generate and deliver communications in all necessary formats, including Personalized Video, Dynamic HTML5 Communications, Physical Print & Mail, Personalized Short URL, and Web Portals.
Churn Prevention	Detecting customers moving balances to competitors and triggering retention offers proactively
RM Follow-up Orchestration	Automating alerts to Relationship Managers for high-value customers who don't respond to digital nudges.
Tax and Regulatory Forms	Delivering necessary year-end financial and regulatory documents.
Multi-Channel Fallback	Automatically rerouting critical messages across channels (SMS, WhatsApp, Email, Push, Mobile Wallet, Intelligent Chatbot) if the primary channel fails to ensure delivery.
Customer Retention Offers	Targeting offers to re-engage customers during periods of low activity.
Template and Content Governance	Centralizing and controlling all approved communication templates and business rules for regulatory consistency.
Full Audit Trails	Maintaining bank-grade logs of every communication for instant compliance and internal review.
Overdraft/Low Balance Alerts	Proactive messaging to help customers avoid fees or service disruption.
Cross-sell/Upsell Nudges	Suggesting the "next best action" or product based on customer behavior.
Seamless Onboarding Documents	Accelerating the client onboarding process by providing all necessary documents and disclosures quickly and compliantly.
Welcome Kits	Well-crafted welcome kits that guide new customers through your banking services.
Bills & Reminders	Help customers stay organized with automated bill payment reminders.
On-demand Statements	Deliver account statements regularly or upon request through the customer's preferred channel.
Transactional Updates	Keep customers informed about their account activities in real-time.
KYC Updates	Streamline the KYC (Know Your Customer) process with timely updates and communication.
Product Promotion	Promote new banking products or educate customers about existing ones.