

Com  arison  
aper

**VARTA**Signal **VS** CPaaS

## Why Real-Time Alerts Decide Customer Trust

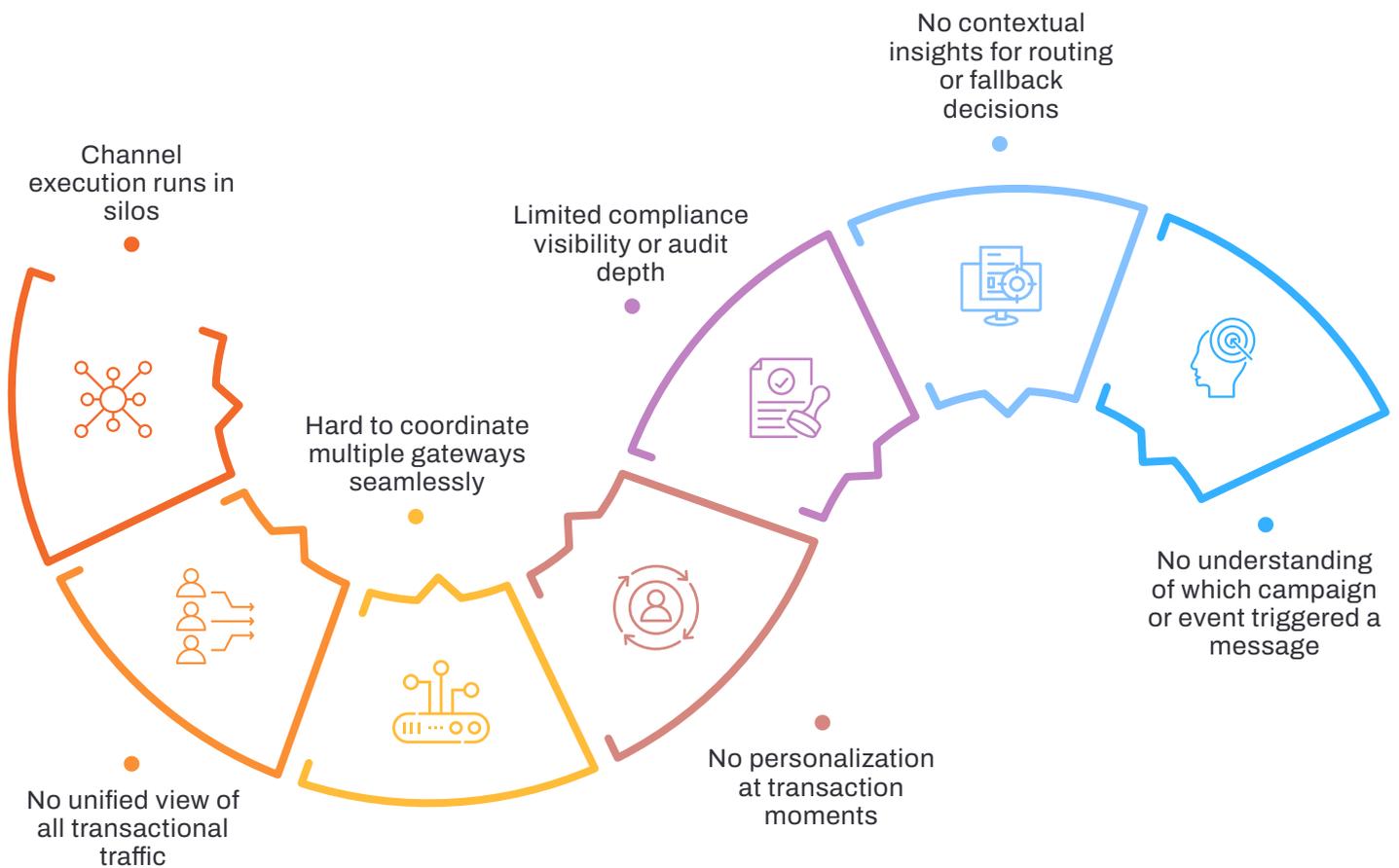
In banking, a message is never just a message. An OTP decides access, a fraud alert prevents loss, and a delayed notification tests a customer's trust. As expectations climb and digital activity grows, banks need a communication layer that keeps every critical alert reliable, compliant, and visible.

## What CPaaS Really Is

CPaaS provides a straightforward way for banks to connect channels like SMS, WhatsApp, email, and voice into their systems. It handles high volumes reliably and is useful for delivering notifications such as OTPs, alerts, and routine updates. It focuses mainly on message delivery, giving banks a basic communication layer without requiring them to build it internally.

## Where CPaaS Works, and Where Banks Start Feeling the Gaps

The limitations of CPaaS show up not in throughput, but in **unification and intelligence**. Banks don't just need to send messages. They need to connect them across journeys, channels, gateways, and customer behaviors.



**In simple terms:** Banks need more than channel pipes; they need a layer that knows why a message is being sent, what it connects to, and how to deliver it optimally across gateways and channels.

# VARTA Signal: The Unified Layer CPaaS Doesn't Provide

VARTASignal builds on top of the messaging infrastructure but brings the orchestration intelligence that banks actually need. Instead of thinking channel-first, it works journey-first and context-first.

## Here's what VARTASignal does differently:

- **Unifies all channels** into a single control layer
- **Manages multiple gateways** without complexity or vendor lock-in
- **Understands campaign context**, customer state, and transaction moment

- **Routes intelligently** based on cost, priority, journey, and fallback logic
- **Offers compliance-ready audit trails** for regulatory teams
- **Provides a consolidated dashboard** for traffic, performance, and billing
- **Delivers personalized notifications** at the exact moment of financial action

CPaaS sends messages.  
VARTASignal ensures those messages make sense.

## The Stakes Remain High for Banks



This is why transactional communication cannot be treated like general outbound messaging.

## Balanced Comparison Table

Feature	CPaaS	VARTASignal
Scalable OTP and alert handling	Yes	Yes
Multi-channel support (SMS, WhatsApp, email, voice)	Yes	Yes
Unified orchestration across all channels	No	Yes
Multi-gateway management	Limited, platform-specific	Seamless and fully integrated
Routing based on context, journey, and priority	No	Yes
Visibility across total FTN traffic	Partial	Complete and unified
Billing insights across gateways	Varies	Deep, consolidated
Audit-ready compliance logs	Basic or absent	Built-in, bank-grade
Journey-aware personalization	Rare	Native
Vendor lock-in risk	Higher	Lower
Ability to link campaigns with transactional alerts	No	Yes
Consistent governance across channels	Limited	Strong
Peak traffic reliability	Yes	Yes
Management of fallback channels	Limited	Intelligent and rules-driven

The table stays honest: CPaaS is strong where it should be strong. VARTASignal builds the missing control layer that banks need for mission-critical notifications.

# Why This Matters

Without unified orchestration, banks deal with fragmented customer experiences, rising vendor costs, compliance exposure, limited control over gateways, and weak visibility into what's actually happening with their delivery performance. With VARTASignal in place, alerts become reliable, coordinated, and contextually aware, turning every notification into a moment that strengthens customer trust instead of putting it at risk.

# How VARTASignal Sets Up VARTASense

VARTASignal forms the “real-time nerve system” for all transactional messages. Every alert it routes becomes clean, structured behavioral data.

This data is what powers VARTASense:



Signal ensures the message gets delivered.

Sense uses those moments to move customers toward smarter decisions.

Together, they build the path toward self-driving finance inside the bank.



## About FCI

FCI represents a rich legacy of innovation and transformation spanning over six decades. Rooted in unwavering commitment to innovation, and customer-centricity, it has emerged today as a global leader in hyper-personalized Customer Communications Management.

Our journey reflects a transformation aligned with the ever-changing landscape of technology. Empowered by the vision, agility, and resilience of its leaders, FCI stands to redefine how Fortune 500 companies engage with their customers.

### INDIA

Friends Color Images Private Limited  
Fusion Square, Plot No. 5A & 5B,  
8th Floor, Sector 126, Noida, Uttar Pradesh 201303  
Ph: +91 120 478 7000

### UNITED STATES

FCI CCM Inc.  
100 Duffy Ave, Suite 510,  
Hicksville, NY 11801  
Ph: +1 212 225 8430

VISIT US  
[www.fci-ccm.com](http://www.fci-ccm.com)



© 2026 FCI. All Rights Reserved.