FROM EVENTS TO ENGAGEMENT: LATINIA'S REAL-TIME DECISION ENGINE

LATINIA
REAL TIME EXPERIENCES

INTRODUCTION

For over two decades, Latinia has established itself as a distinguished leader in the banking sector. With a keen focus on precision and efficiency, our Real Time Decision (RTD) software offers unparalleled expertise in analyzing transactional banking events and customer data to deliver real time micro segmented communications. Beyond this, Latinia is recognized for its specialized product tailored for the management of critical banking notification processes. Our enduring commitment and exclusive specialization in the banking industry underscore our reputation for excellence, reliability, and innovation.

Why Latinia?

Because customers life happens outside of digital channels, we need to communicate in moments that matter. Generating at the precise moment the appropriate content for the right person.

Where, when?
A store, a gas station, abroad, lunchtime,...

What happened?
Charge on an account, credit on a card, received a transfer, payroll has been deposited,...

Who is it?
Identification, contracted products, sociodemographic and business data,...

NEXT BEST ACTION

BOOST SALES, PROVIDE VALUE, AND FOSTER LOYALTY

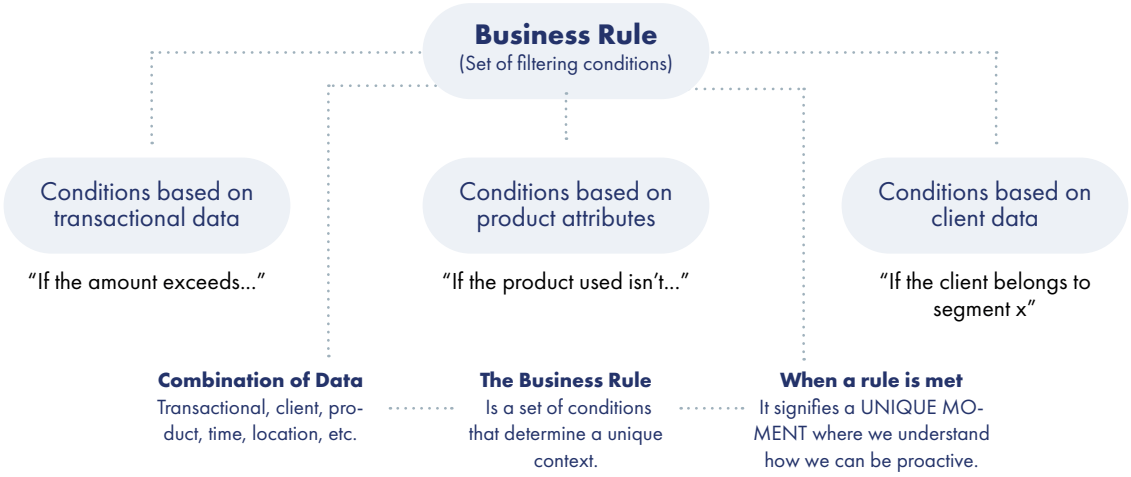
The equation of effective communication is:
Content + Context = Relevance.

The ability to deliver value, support, and pertinent products and services to clients precisely when they're most attentive.This is made possible by merging:

- ✓ Transactional information (covering the What, When, and Where).
- ✓ Data on customer intelligence (identifying the Who).
- ✓ Sophisticated business rules.

The engine can transform potentially adverse scenarios into favorable outcomes for clients. It does this by presenting them with real-time, context-sensitive recommendations and products exactly when they're most likely to engage.

HOW LATINIA DOES IT?



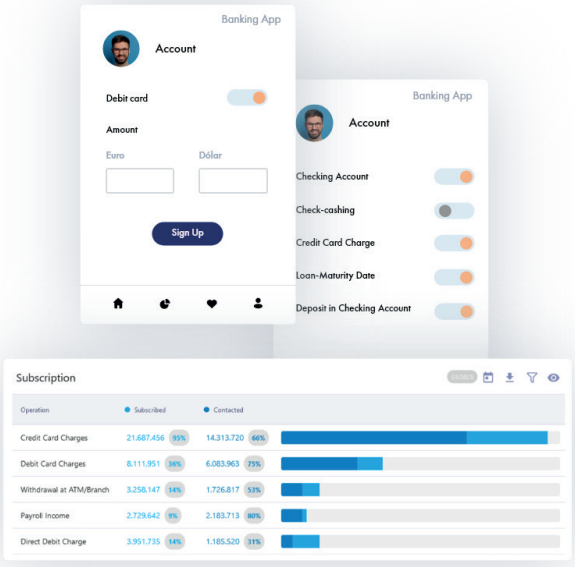
SUBSCRIPTION ENGINE

LET YOUR CUSTOMER DECIDE WHEN, WHAT AND HOW TO BE NOTIFIED

Don't Bother Your Client With Information That Doesn't Interest Them.

Empower clients by allowing them to choose the timing and details of the updates they receive about their financial activities.

- Tailored specifically for the banking sector.
- Dispatches notifications in line with customer-specified preferences.
- Transforms notifications into a pivotal tool for enhancing customer experience (CX).
- A cost-effective approach by minimizing unnecessary message dispatches.



The visual representation illustrates a banking app interface, showing various features like:

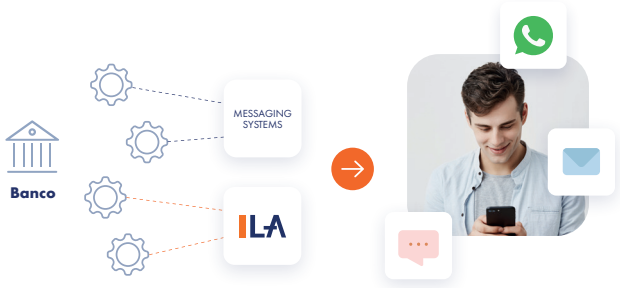
- Management of subscription data and preferences for each client
- Real-time analysis and filtering of the client's banking operations
- Multichannel Inbox: unified access to all notifications
- Construction of an alerts catalog and publication in online/mobile banking
- Multi-supplier management and service traceability

CRITICAL EVENTS GATEWAY

CRITICAL MESSAGES DELIVERY GUARANTEED, SAFE AND TRACEABLE BANKING COMMUNICATIONS

Latinia's Critical Events Gateway is purpose-built for managing critical banking notifications such as OTPs (One-Time Passwords), security alerts, and more. This robust mechanism serves as an interface responsible for the entire notification process, from message creation to delivery, ensuring comprehensive traceability. Additionally, it guarantees the message reaches its destination by performing channel hopping as needed, seamlessly transitioning among SMS, push notifications, email, and WhatsApp.

- Persistent Communications
- Automatic Synchronization
- Drastic Reduction in SMS Costs
- Free Choice and Coexistence of Providers

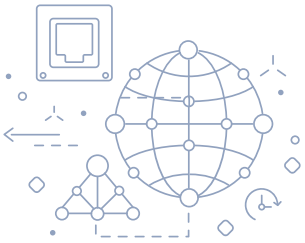


The treatment of critical notifications must be differentiated. Latinia's Critical Events Gateway offers the assurance that high-priority communications will not only be delivered but also precisely traced. This level of sophistication in managing critical notifications in modern banking is a requirement for maintaining operational integrity and customer trust.

AGILE AND SECURE INTEGRATION BASED ON STANDARDS

Application connection

Applications delegate the management of the notification process to the gateway, from message building (template) to delivery to the provider. The connection is made using standards, with a security-oriented and service-quality architecture.



Channel provider connection

Multi-provider management allows free choice and coexistence of providers. Latinia has adapted to over 40 providers of SMS, email, PNS, etc. Prioritization, reconnection, redirection, or redundancy options are available to ensure persistence of communications.

CONTINUOUS IMPROVEMENT CYCLE

Design
Exploit the product from different business areas using an advanced graphic layer of tools.

Measure
Identify the behavioral keys from active business rules.

Evaluate
Know the business rules' behavior before going up to production.

Optimize
Quickly adapt business rules to current business goals.

EXPERTS IN BANKING SOLUTIONS DEVELOPMENT

More than 20 years developing software for major banks endorse us. Our technology complies with the standards of the banking sector, offering security, reliability, and flexibility in implementations, as well as on-premises or cloud deployment.

MEET US IN

14
COUNTRIES

+18,000
EVENTS/SEC

37
CLIENT BANKS

115M+
BANK CUSTOMERS SERVED DAILY

OFICINAS EN:

Estados Unidos - México - Colombia - Chile - Costa Rica - España

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SPEAK WITH AN EXPERT

Schedule a meeting to discover how
we can help you.

Book a meeting