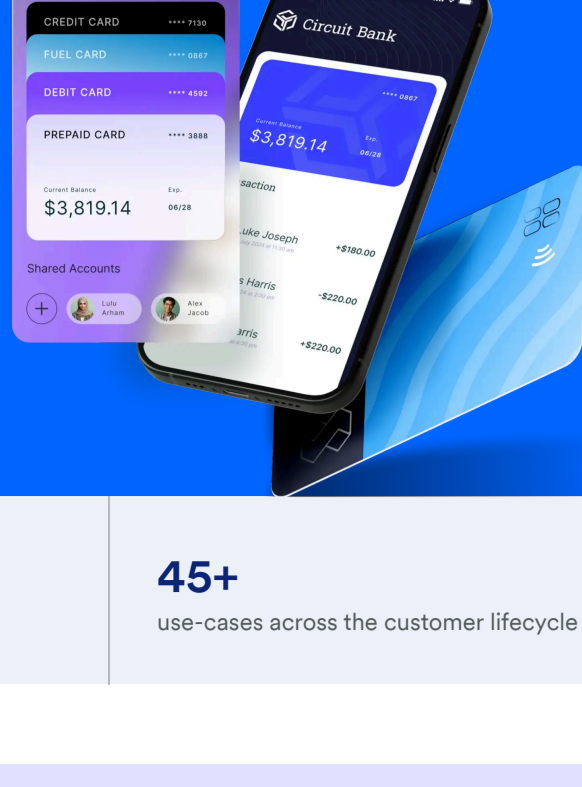


## Zeta delivers on promise of omnichannel real-time transactional messaging at scale with MoEngage Inform



**<2 seconds** send time for transactional messages

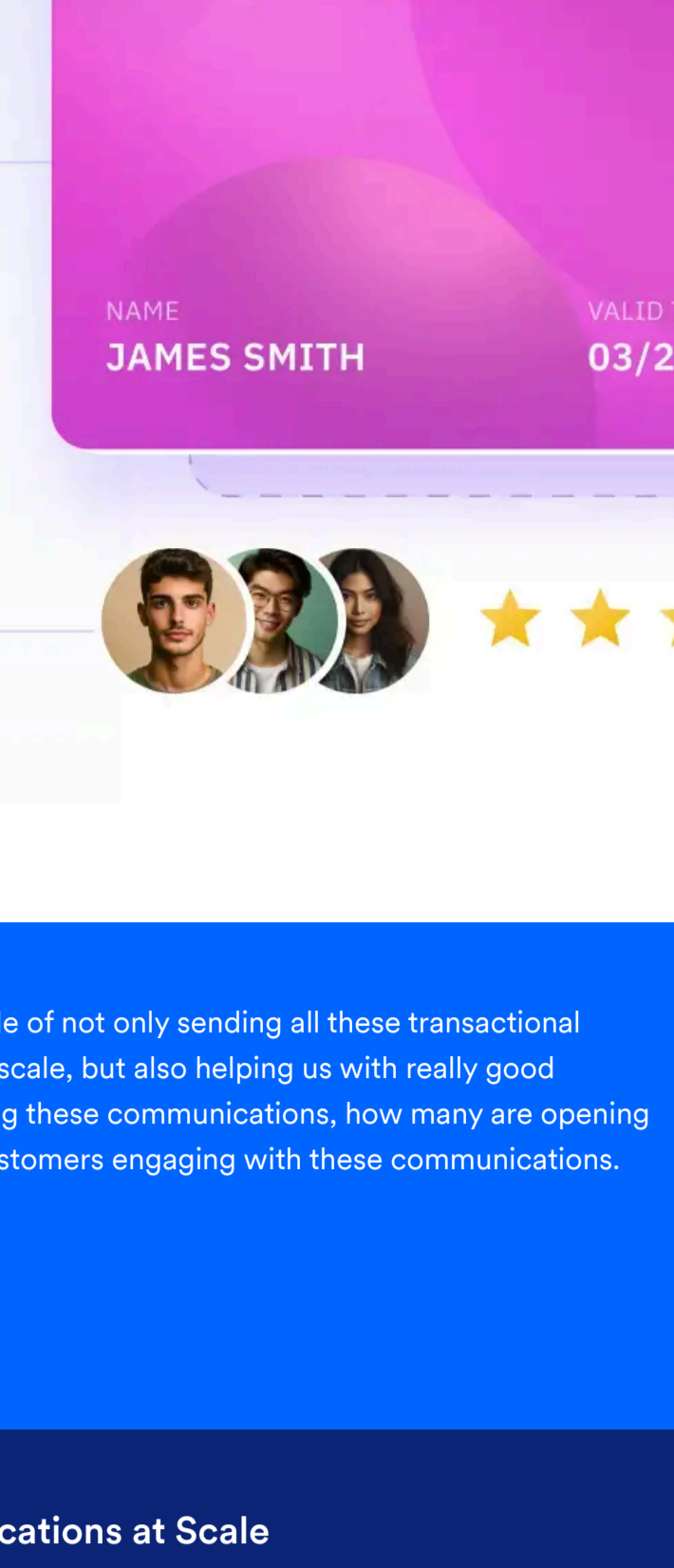
**9.6 million+** critical alerts sent in a year

**45+** use-cases across the customer lifecycle

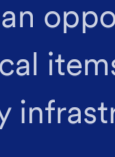
### About zeta

Zeta is a leading next-gen banking technology company. Zeta's platform enables financial institutions to launch extensible and compliant banking asset and liability products, across cards, loans and deposits, rapidly. Zeta's cloud-native and fully API-enabled stack supports processing, issuing, lending, core banking, fraud, loyalty, digital banking apps, and many other capabilities. As a technology provider to banks and financial institutions that cater to millions of customers globally, Zeta recognized the need for a robust notification system that could:

- Deliver real-time alerts across multiple channels (SMS, email, push notifications, etc.)
- Scale reliably to handle millions of monthly transactions
- Maintain consistent performance across global regions
- Meet strict banking security and compliance requirements
- Provide comprehensive analytics, audit trails and reporting



We were pleased to find Inform is capable of not only sending all these transactional notifications via Push, SMS and Email at scale, but also helping us with really good analytics on how many users are receiving these communications, how many are opening this communications and how are our customers engaging with these communications.



**Apurva Jaiswal**, Director of Engineering, Zeta.

### Strategic Partnership for Real-Time Notifications at Scale

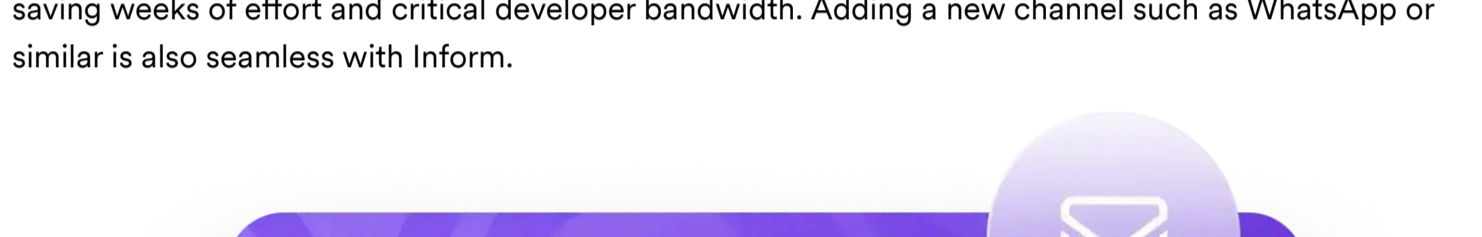
Zeta's Luminos Notifications is a fully configurable, omnichannel communications platform that enables the creation of real-time, personalized notifications. However, the company was looking for a solution to work with the Luminos platform to execute the omnichannel delivery of transactional notifications across the customer lifecycle.

Though Zeta could have expanded its existing notification engine's capabilities internally, this would have meant an opportunity cost in terms of engineering resources and time that could be allocated to mission critical items on their solution roadmap. Zeta recognized the opportunity to enhance its real-time delivery infrastructure through partnership.

### Unified Transactional Messaging With MoEngage Inform

MoEngage Inform offered Zeta a unified solution for reliable transaction messaging across channels. While key benefits included a zero latency promise and ability to enable seamless omnichannel messaging via a single API, Zeta's decision to partner with MoEngage Inform was driven by the following considerations:

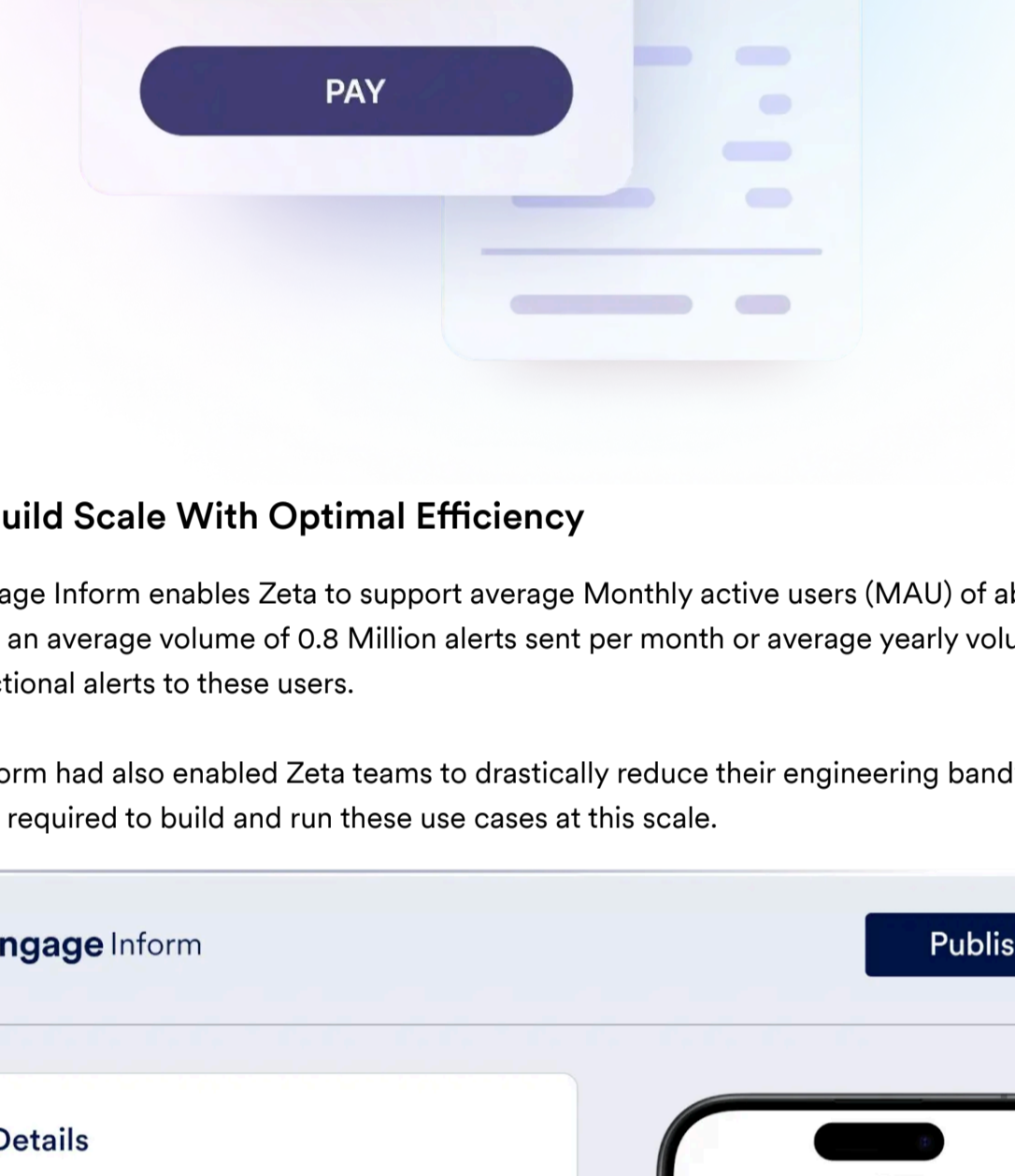
- 1. Time to Market:** MoEngage Inform's ready-to-deploy solution offered immediate access to proven omnichannel notification delivery capabilities, eliminating the need for extensive development and testing cycles.
- 2. Technical Synergy:** MoEngage's unified API approach aligned well with Zeta's own architecture, enabling seamless integration while maintaining Zeta's high standards for performance and reliability.
- 3. Operational Efficiency:** The partnership enabled Zeta to provide enhanced notification capabilities to its clients without the operational overhead of maintaining additional infrastructure for message delivery.



### Expansion Into New Communication Channels With Ease

Through a single API, MoEngage Inform enables Zeta to set up and send critical alerts across channels and vendors.

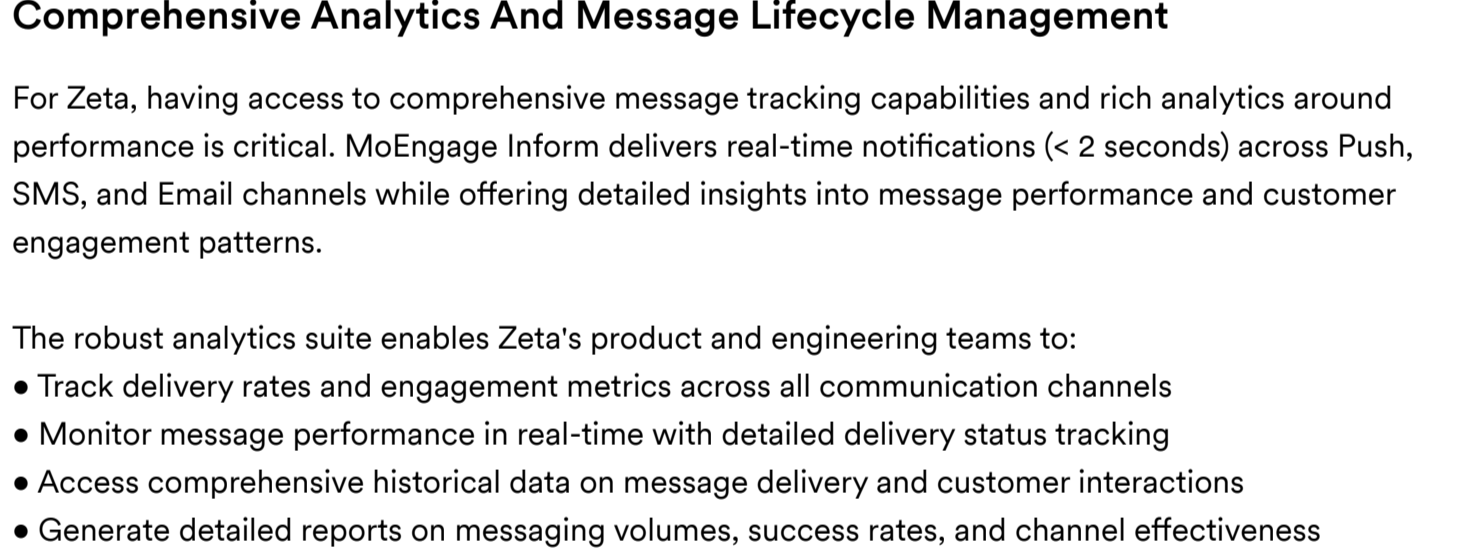
MoEngage Inform also makes it easy for Zeta to add any new vendor or channel in just a few clicks, saving weeks of effort and critical developer bandwidth. Adding a new channel such as WhatsApp or similar is also seamless with Inform.



### Ability To Build Scale With Optimal Efficiency

Today, MoEngage Inform enables Zeta to support average Monthly active users (MAU) of about 130 K users and with an average volume of 0.8 Million alerts sent per month or average yearly volume 9.6 Million transactional alerts to these users.

MoEngage Inform had also enabled Zeta teams to drastically reduce their engineering bandwidth which was otherwise required to build and run these use cases at this scale.

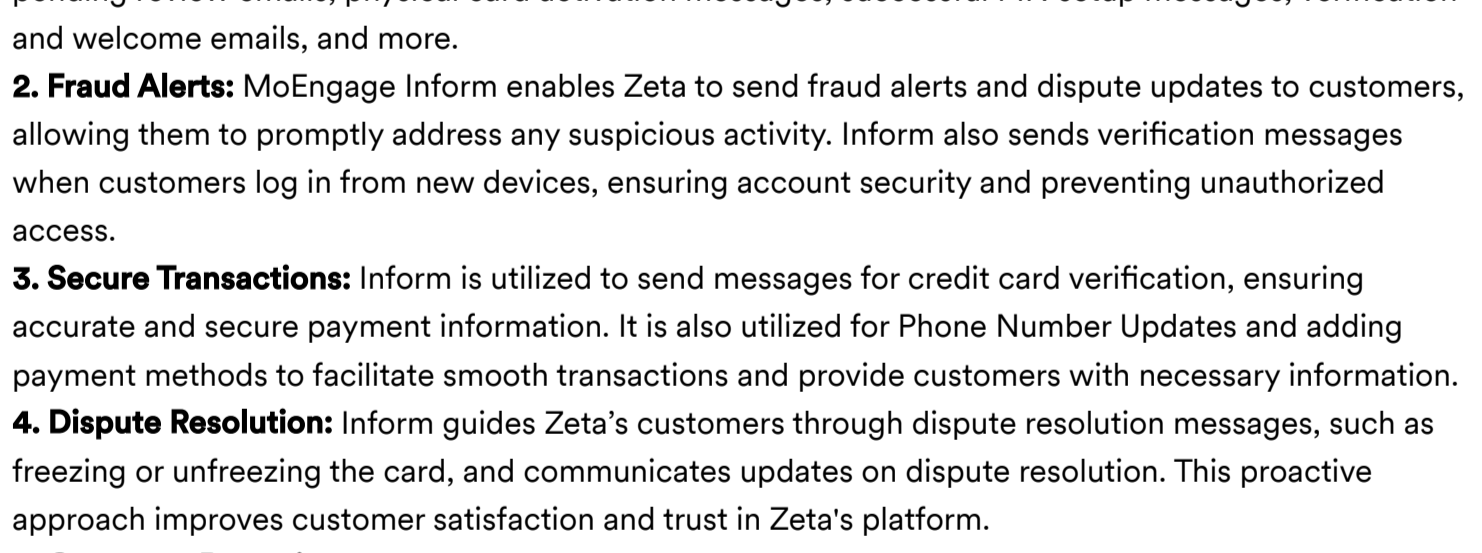


### Comprehensive Analytics And Message Lifecycle Management

For Zeta, having access to comprehensive message tracking capabilities and rich analytics around performance is critical. MoEngage Inform delivers real-time notifications (< 2 seconds) across Push, SMS, and Email channels while offering detailed insights into message performance and customer engagement patterns.

The robust analytics suite enables Zeta's product and engineering teams to:

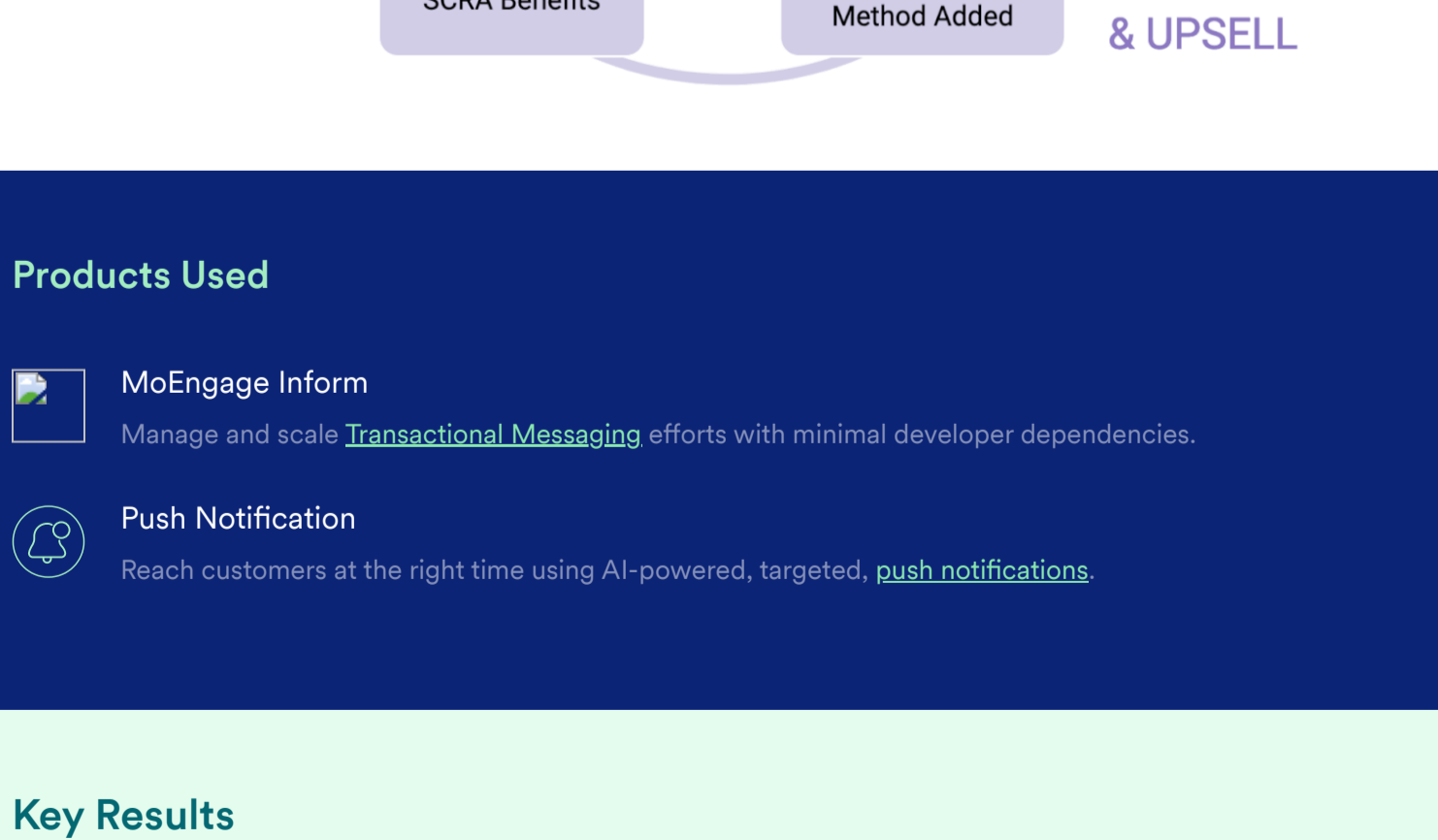
- Track delivery rates and engagement metrics across all communication channels
- Monitor message performance in real-time with detailed delivery status tracking
- Access comprehensive historical data on message delivery and customer interactions
- Generate detailed reports on messaging volumes, success rates, and channel effectiveness
- Analyze trends in customer communication preferences and engagement patterns



### Empowering Key Customer Digital Touch Points With MoEngage Inform

Zeta had deployed MoEngage Inform to ensure there is a seamless customer experience in receiving and engaging transactional messages at different key digital touch points across the customer value chain.

- 1. Credit Card Activation:** Zeta uses MoEngage Inform to guide customers through the credit card activation process, ensuring a smooth onboarding experience. This includes sending application pending review emails, physical card activation messages, successful PIN setup messages, verification and welcome emails, and more.
- 2. Fraud Alerts:** MoEngage Inform enables Zeta to send fraud alerts and dispute updates to customers, allowing them to promptly address any suspicious activity. Inform also sends verification messages when customers log in from new devices, ensuring account security and preventing unauthorized access.
- 3. Secure Transactions:** Inform is utilized to send messages for credit card verification, ensuring accurate and secure payment information. It is also utilized for Phone Number Updates and adding payment methods to facilitate smooth transactions and provide customers with necessary information.
- 4. Dispute Resolution:** Inform guides Zeta's customers through dispute resolution messages, such as freezing or unfreezing the card, and communicates updates on dispute resolution. This proactive approach improves customer satisfaction and trust in Zeta's platform.
- 5. Customer Retention:** Zeta uses Inform to notify eligible customers about their SCRA benefits, such as lower interest rates or waived annual fees, ensuring transparency and providing relevant information to maintain customer loyalty.
- 6. Upsells:** Inform is a valuable tool for Zeta's upselling efforts. It leverages customer data and insights from MoEngage Platform to send targeted upsell messages based on spending habits and preferences.



### Products Used

- MoEngage Inform** Manage and scale [Transactional Messaging](#) efforts with minimal developer dependencies.
- Push Notification** Reach customers at the right time using AI-powered, targeted, [push notifications](#).

### Key Results

Here are the key results Zeta achieved with MoEngage Inform

**<2 seconds** send time for transactional messages

**45+** transactional messaging use-cases across the customer lifecycle solved

**433** different critical alerts sent using MoEngage Inform

**29 alerts** sent via multiple channels

### About MoEngage

MoEngage is an insights-led customer engagement platform trusted by more than 1,200 global consumer brands such as Ally Financial, McAfee, Flipkart, Domino's, Nestle, Deutsche Telekom, OYO, and more. MoEngage empowers marketers and product owners with insights into customer behavior and the ability to act on those insights to engage customers across the web, mobile, email, social, and messaging channels. Consumer brands across 35 countries use MoEngage to power digital experiences for over 1 billion customers every month. With offices in 13 countries, MoEngage is backed by Goldman Sachs Asset Management, B Capital, Steadview Capital, Multiples Private Equity, Eight Roads, F-Prime Capital, Matrix Partners, VentureX, and Helion Ventures. MoEngage was recognized as a Customers' Choice Vendor in the 2022 Gartner Peer Insights 'Voice of the Customer' for the Multichannel Marketing Hubs Report and a Strong Performer in the Forrester Wave™: Cross-Channel Marketing Hubs, Q1 2023 Evaluation. See how MoEngage's customer engagement platform can power your growth

Get a demo of MoEngage today!

To learn more, visit [www.moengage.com](http://www.moengage.com).