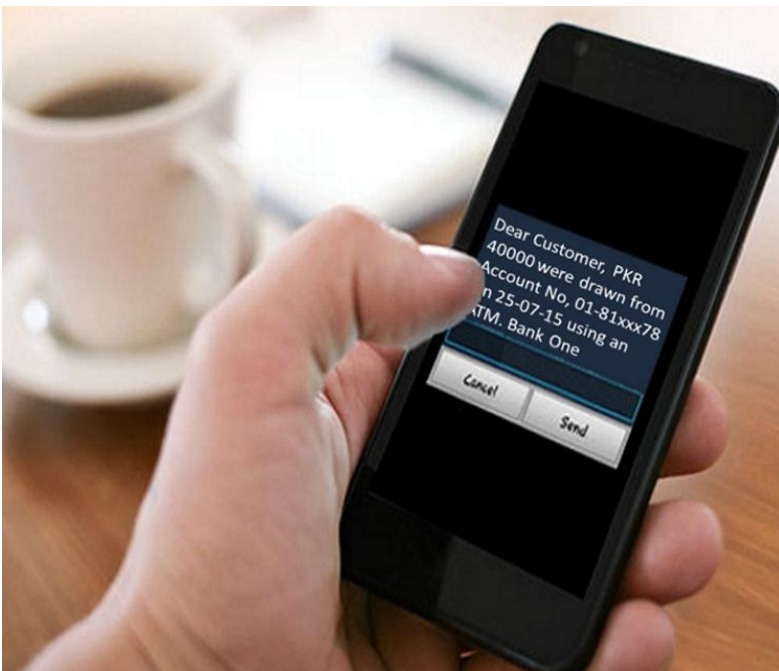


# CASE STUDY



**SMS API for Banking  
transactional alerts and  
one time password (OTPs)**

# ALERTS AND NOTIFICATIONS SERVICE CASE STUDY

## SMS API Case Study

### About the Organization

Bank al Falah Limited is a public listed company on Pakistan Stock Exchange. The bank is owned and operated by the Abu Dhabi group. It is the 5<sup>th</sup> largest bank in the country with a network of over 600 branches in more than 200 cities. The Bank provides financial solutions to consumers, corporations, institutions and governments through a broad spectrum of products and services, including corporate and investment banking, consumer banking and credit, securities brokerage, commercial, SME, agri-finance, Islamic and asset financing.

### Challenge

The bank is looking for a fast and reliable communication solution to provide real-time, reliable information on banking transactions such as one-time passwords (OTP), transaction alerts, and promotional messages to its banking customers.

Additionally the bank also needs to keep their customer data secure while maintaining their privacy. Acquiring the service from an international service provider is not a possible solution due to compliance issues related to the legal requirements.

### The Solution

Eocean provided a SMS API solution to the bank to connect with its enterprise –grade messaging platform. The SMS API uses SMPP interface to send high volume SMS traffic at high speed. Our robust messaging platform provides load balancing capability for maximum uptime along with reliable real time delivery reports.

### The Results

- ▶ API Integration provides automation and saves time and resources. .
- ▶ Increase in customer satisfaction and retention as they are up to date with the real time information about their accounts.
- ▶ An Out of band transaction verification using a SMS OTP protects consumer's account from compromise by reducing theft and fraud.