

Increased Card Activation

The details that made one of
Scandinavia's leading banks activate
more customers than ever.

DNB

WIRAYA



Let's face it. Banks are failing at card activation.

Why?

You have just attracted new customers to your debit or credit card and your welcome process has been activated to ensure a smooth activation process for the customer. New cards have been sent out, and then, nothing happens.

As consumers become increasingly more difficult to reach in their busy lives, it's key to make it dead simple for customers to do what is asked of them. Often it's not that customers aren't interested in your products or services, they are just busy!

Inactive customers not only mean reduced revenues for your business, but also increase the risk of consumers moving to other brands in the long term. DNB, a leading Scandinavian bank, offers debit and credit cards with a

variety of benefits aimed at simplifying customer's everyday lives. They wanted to find an effective method to increase the volume of card activations from new customers while also targeting passive current customers.

But how do you get thousands of activations quickly, while giving them the best possible start to a long customer relationship?

DNB wanted to focus on expediting the activation process, an area which they had identified as key to keeping customers committed to the DNB brand. To achieve this, delivering a smooth and truly personalised approach for customers was critical.

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With Wiraya we get more customers up and running with their new DNB card, by communicating the right message, on time, automatically.

We offer our customers better service and, with that, greater customer satisfaction.

Wiraya is supporting us in several parts of our customer journey and we are delighted by the good conversion rates, an increase of 98% compared to previous methods.

At last, we have found a good process to get more active customers!



Madeleine Haglund,
Head of Team Marketing & CRM
DNB Card, Sweden

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98%

Increase in activations compared to the control group who received traditional postal communications.

A personal greeting, on the customer's terms.

The key to activation.

The solution was built around a personal yet automated greeting sent to all inactive customers. By using a combination of voice and text messages, linking to key information about the value of using the new card, DNB could encourage customers to get started while improving customer experience more widely.

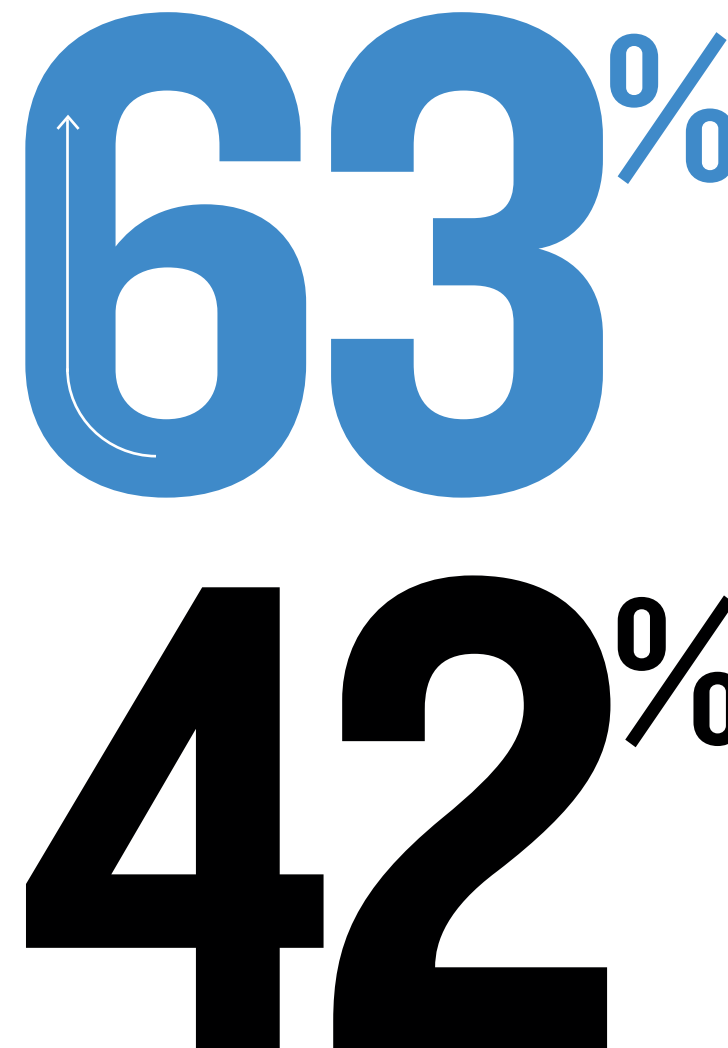
The communication was triggered in real time, based on the customer response and behaviour, to ensure a smooth activation process for the customer.

As a result of this new communication approach, DNB saw not only a notable increase in card activations, but also the number of active customers. Wiraya's solution reached 90% of the target group in both activities (communication to new customers and inactive customers).

63% of the new customers responded to the call and 42% chose to act directly on the phone. For those target inactive customers 61% listened to the communication message. The result? There was a 98% increase in activations compared to the control group who received traditional postal communications.

Thanks to these good results, **DNB has chosen to continue with this communication program and has also identified a number of additional target use cases for Wiraya's Mobile Customer Activation.**

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About DNB.

DNB is one of the leading Scandinavian brands for banking, finance and insurance. DNB cards offer payment and credit cards on their own and in cooperation with other leading retail brands. Established in Norway in 1822, DNB has developed a presence over 18 different locations with a wealth of customers worldwide.

For more information please visit;
<https://www.dnb.no/en>



How does it work?

Wiraya provides **Mobile Customer Activation** solutions that dramatically improves conversion and customer experience in the activation process.

We drive results for people who want their customers to **do** something, **know** something, **update** something, **start** something, **stop** something, **change** something or **buy** something.

We deliver exactly the right customer messages, at the right time, in mobile channels they trust.

We do it by:

- Blending voice, text and mobile messaging adapted to each individual.
- Using data and artificial intelligence to automatically optimise when, what and how to communicate.
- Generating bespoke content and offers that convert because customers trust them.
- Learning from interactions in real time to continuously improve customer lifetime value and loyalty.

So why Wiraya?

We offer the highest conversion rates.

We have a proven track record facilitating over **100 million interactions**.

It's a managed service, so we take care of everything – the technology, content creation, handling all the channels, project management, reporting etc. – so you can sit back and relax.

WIRAYA

Want to learn more?

[BOOK A DEMO >](#)

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