



# Embedded Co-Browsing & other collaboration capabilities

Secure and convenient collaboration for the financial  
services sector



# Introducing to Co-Browsing

While self-service is entrenched in the fabric of the financial services sector, providing a personal touch is still essential for ongoing success. In this context, authentic, human support throughout the online customer journey becomes a distinct value differentiator.

Unblu Co-Browsing bridges the gap between online self-service interaction and traditional communication. Unlike screen sharing via video conference tools, Co-Browsing is interactive, collaborative, secure, and fully integrated into the website. There's no need for downloads or extra work on the part of the customer or agent – facilitating optimal usage that leads to a bigger impact.

At Unblu, we've seen time and again the effect that this "missing link" between online and in-person support can have, resulting in increased satisfaction, loyalty, and conversions.

*“Where the magic happens is when you are talking to clients over the phone. Having the ability to highlight things on the screen, doing real time coaching as opposed to doing it on their behalf is really what is empowering our customers to be more effective users.”*



Dave De Marco  
VP Delivery & Business systems at Carta



# Market adoption, validation & value

## 1. Increase call center efficiency

Co-Browsing was initially deployed to support clients who encountered issues within their e-banking environment or were unable to access it. As Digital Banking became more popular, the role this support tool played also increased in client interactions. Embedded Co-Browsing's ability to fully integrate into the bank or insurance website – as well as supporting e-banking authentication – made it the natural choice in call centers. With Co-Browsing, agents were better able to understand client needs and guide them towards a resolution.



Across our numerous Co-Browsing deployments within call centers, the following stats were shared by some of our clients.

On average, Co-Browsing is trigger for up to **30% of all monthly incoming calls and live chat inquiries.**



**-25 to -40%**

Decrease Average Handling Time (AHT)



**+10 pts**

Increase First Contact Resolution (FCR)



**-40% to 50%**

Cost reduction on the calls and chats where Co-Browsing are activated

In addition to reducing the time needed to handle the call and increasing the agents' ability to understand client needs, Co-Browsing helps guide clients towards a swift resolution. Agents can show and explain as opposed to simply carrying out the task for the client, turning the support call into a training exercise that empowers the individual and reduces the number of repeat calls.

As agents spend less time understanding the issue, they can invest more time in guiding and educating the client. Beyond solving the issue at hand, this also allows the agent to anticipate further issues that might arise in the future and proactively educate the client on how to avoid them.

### Before Unblu



Agent can take the opportunity of an embedded co-browsing session to educate the client and avoid future inquiries

### After Unblu



Agent decides issues will be best handled with co-browsing

- Time needed to understand the issue
- Time needed to solve the issue

## 2. Increase sales

Service support calls are crucial in a client-organization relationship as they usually imply an emotional journey.

Assuming that the agent successfully solves the issue at hand, the client will move from a negative state of mind to a more positive one.

As Co-Browsing will increase agents' ability to understand and solve issues, this will result in more positive customer-facing time that can be leveraged to increase the likelihood of further high-value conversations.



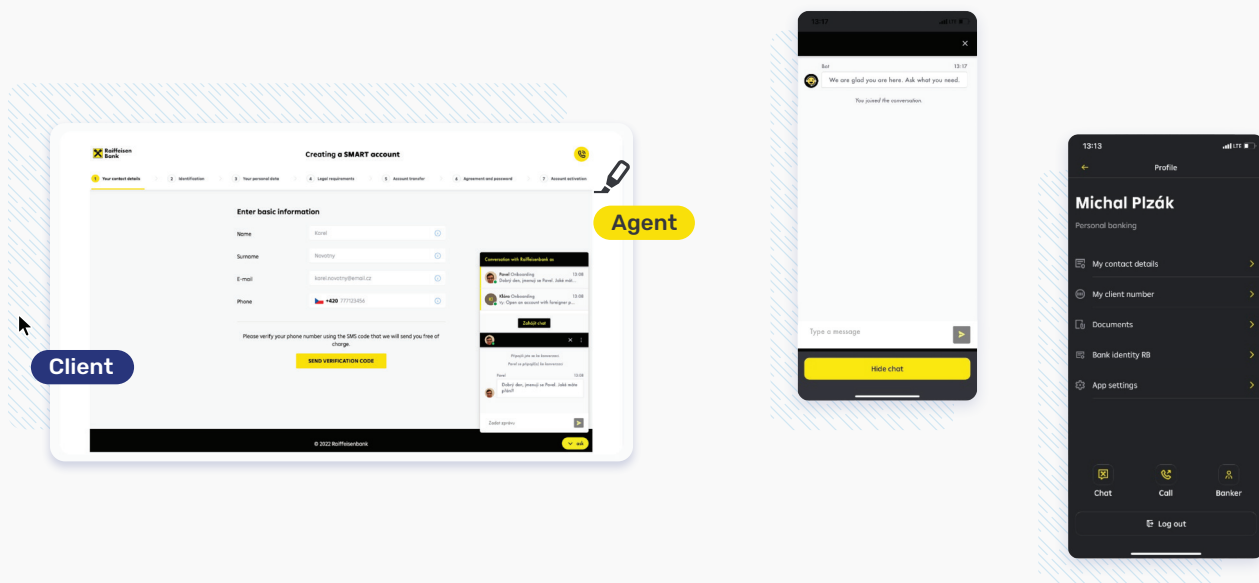
## Raiffeisen bank Use Case

Raiffeisen Bank deployed Co-Browsing to support its Live Chat and Phone channel with collaborative capabilities.

Agents are instructed to serve clients first. Co-Browsing helps them do so in a timely manner, therefore, once the issue has been resolved, agents have the ability to make a commercial

proposition based on the client profile, as recommended by their CRM.

This Service-to-sale strategy allows agents to make tailored proposals to existing clients and has had a positive impact on conversion rates, increasing from 2% in Q1 to 8% in Q4 2022.



🕒 6 min

Average Handling Time  
on Live Chat

↑ 2x

Agent productivity

★ 4.1/5

Average client satisfaction  
in 2022

↑ 4x

Digital Sales Conversion  
rate after 9 months

## Key take-aways

Driving efficiency is the low hanging fruit when rolling out a conversational banking tool. But the real prize will come from enabling your call center to influence and bring in more business.

Embedded Co-browsing is a great feature to start your journey. As soon as you start using the solution, you will notice a boost in efficiency, with an increase in value coming in the following months.

We recommend you perform a quick analysis of your current conversion rate via digital channels. When doing so, ask yourself what difference a single point increase on your call center conversion rate would make to your quarterly sales.

## TOP CHOICE

# Deep dive into Embedded Co-Browsing

100% designed for financial services

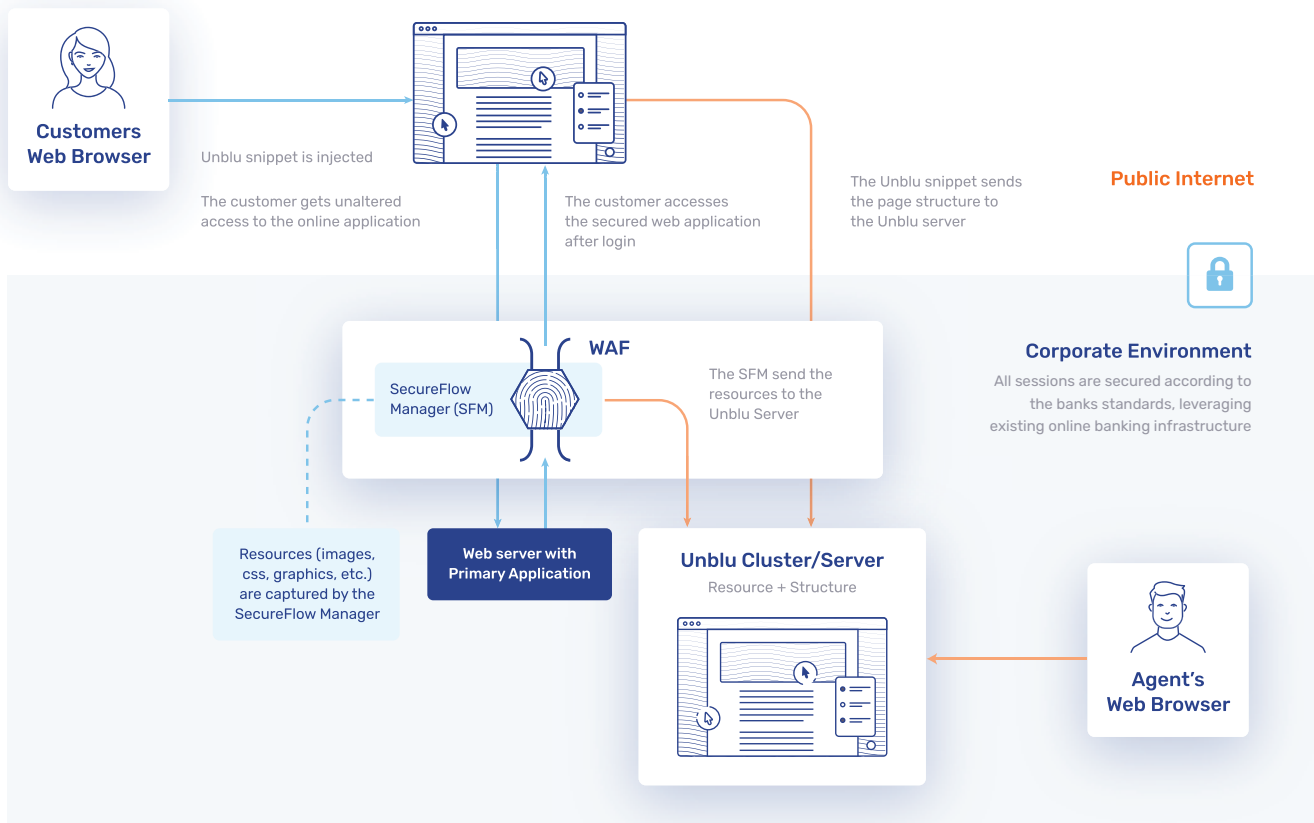
Embedded Co-Browsing allows users to retain control and restrict the display of certain confidential data when a website, e-banking application, or customer portal is shared between an agent/consultant/advisor and a client. This control is very fine-grained and highly configurable at the level of an organization, country, or even a group of users.

*“Embedded Co-Browsing is the difference between inserting your whole wallet into the ATM machine versus just your bank card. You only share the necessary information and both sides are protected from massive privacy and compliance risk.”*

## How Unblu Embedded Co-Browsing works

Unblu’s Co-Browsing solution relies on DOM (Document Object Model) for capturing and recreating the visitor’s browser on the agent’s computer or device. “DOM capturing” runs in the visitor’s browser and transfers a “clone” of the visual state of the browser to the agent, without any installation required for the visitor.

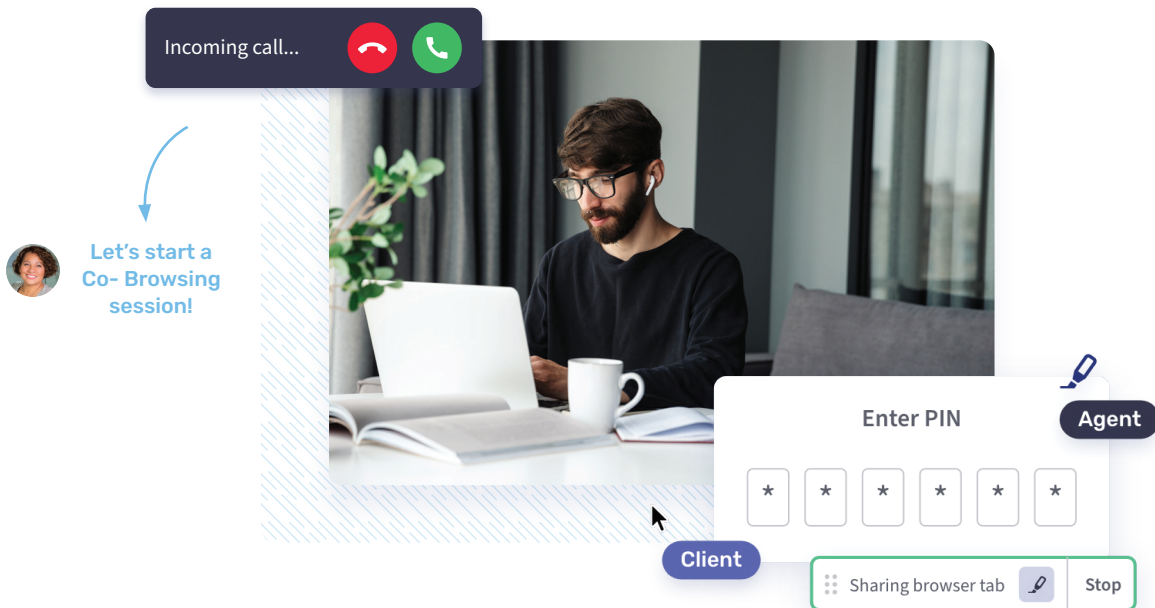
Unblu’s Co-Browsing solution ensures that a sales or support agent can’t see the customer’s sensitive information like credit card numbers or login credentials. In fact, this information is not being sent to the server and so doesn’t need to be protected.



## Most common use cases

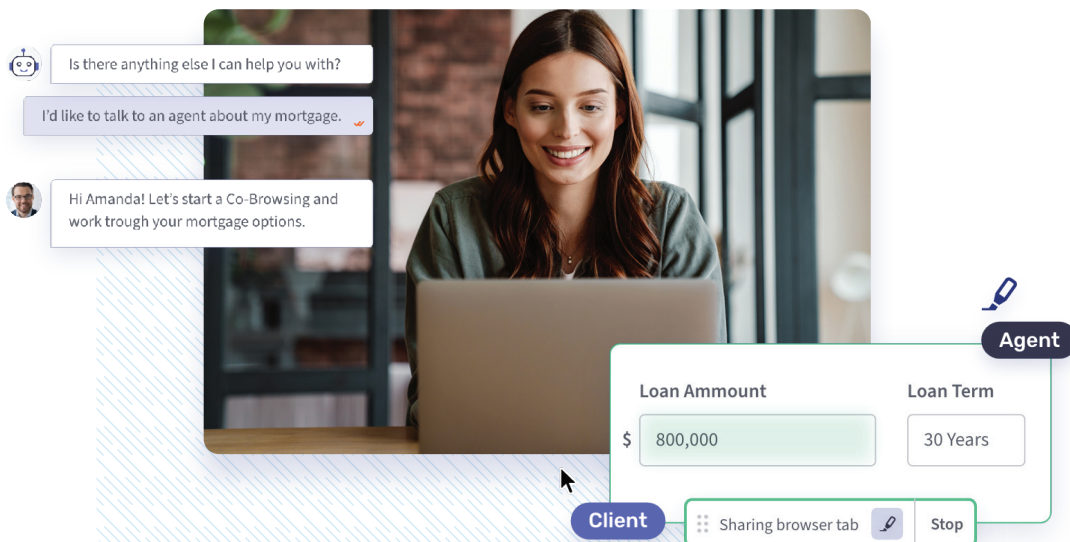
### Call Center Support over the phone - PIN to Co-Browse

When making a support call, many clients are either on or located close to their computer. Enabling visual collaboration in addition to a voice exchange significantly augments the interaction, leading to more efficient results and an increase in client satisfaction. This approach is compatible with any phone setup.



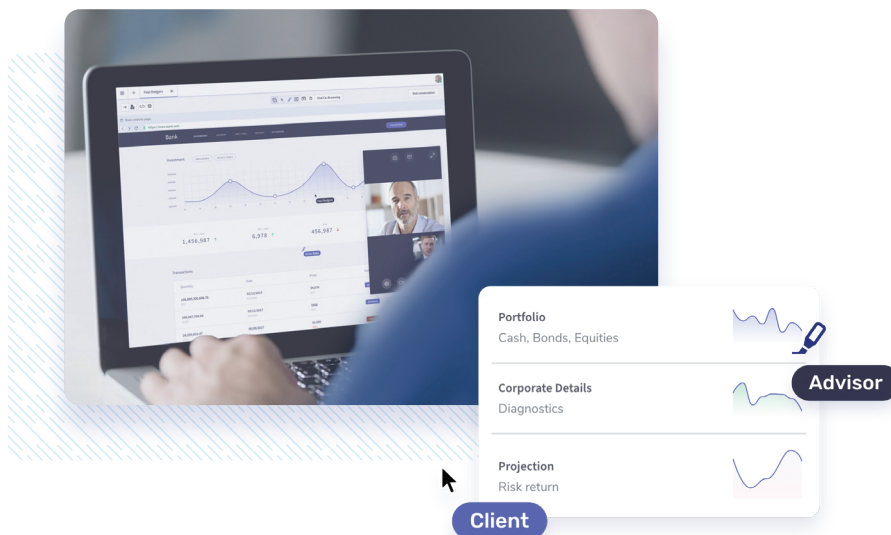
### Text based customer service with Live Help

Live Chats are a great way to reduce contact forms/emails requests (up to a 50% decrease). Adding Co-Browsing to a Live Chat deployment will allow the service team to handle complex inquiries in a timely manner, avoiding situations where agent and client insert screenshots into the chat to reach a successful outcome.



## Customer onboarding on Service Portal (e.g. Corporate Banking)

Corporate Banking advisors or consultants are leveraging collaboration capabilities like Co-Browsing to onboard new clients into their dedicated corporate portal. This makes sure corporate users are fully aware of all services available to them, while also keeping them updated on major services or features released.



## Investment proposal review

Advisors are leveraging Co-Browsing capabilities when they need to review complex proposals or documentations with clients over digital channels. Highlighting capabilities allows advisors to focus on the essential aspects of the proposal, while Unblu recording capabilities (that includes all Co-Browsing layers) provide a track record of each exchange and a means for clients and representatives to go over the session later on.



# Key functionalities

## Co-Browse in restricted areas

As client requests are not limited to your website's public-facing end, it's important for Co-Browsing to function in portals or user sign in areas. However, doing so requires a specific implementation to support "protected resources." This means that resources that are not publicly available or protected by your e-banking authentication service can be accessed by the Co-Browsing software. At Unblu, our patented software component, the

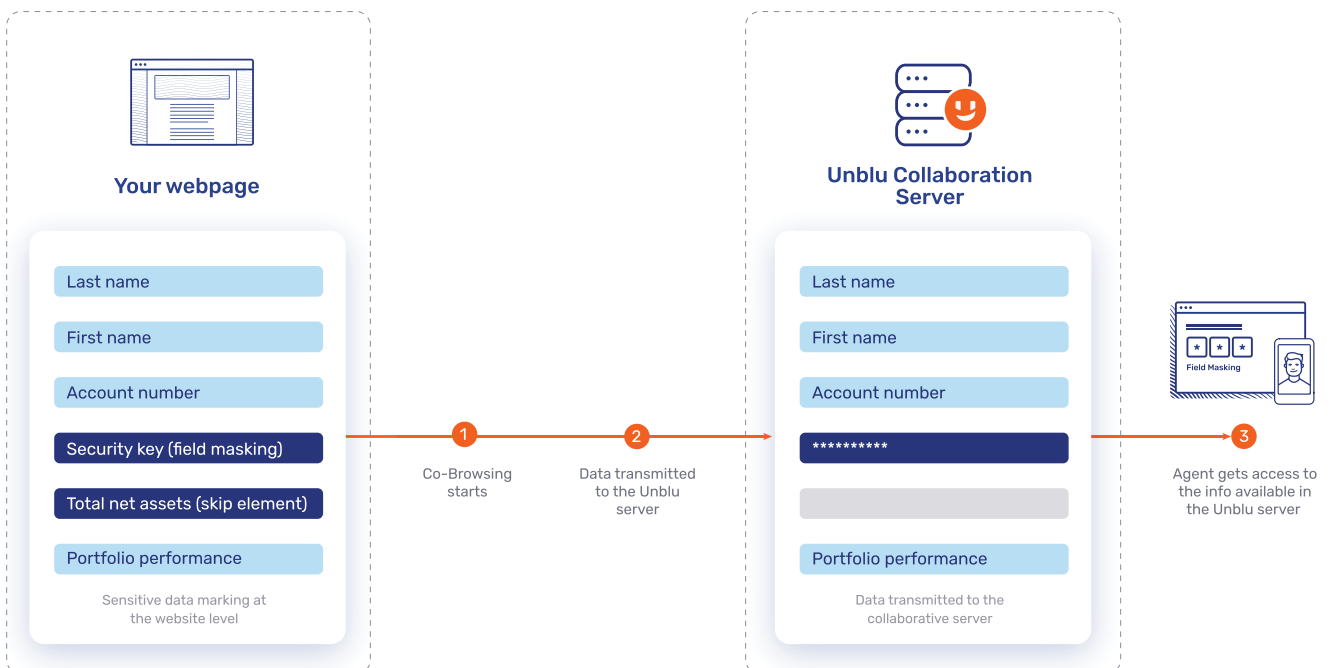
SecureFlow Manager (SFM), ensures secure applications such as e-banking apps can be safely Co-Browsed. The architecture meets stringent data security and compliance requirements, whether installed on or off the premises. These security features are one-of-a-kind in the industry, ensuring that applications security and customer data are never compromised. Ever.

## No downloads

Co-Browsing is fully integrated to your web resources and can be initiated with a single click, meaning nothing needs to be downloaded or installed. Without a download component or plug-in installation, the use of Co-Browsing never introduces a malware threat and functions seamlessly in all modern browsers.

## Skipping and masking elements

By tagging elements of the website, Unblu makes it possible to exclude data or skip elements from the capturing process. This way sensitive data is never transmitted from the customer's browser to the Unblu server, eliminating the need to include the collaboration server infrastructure in a PCI audit, for example. Additionally, we can protect elements (such as a submit button) so agents are unable to interact with them.

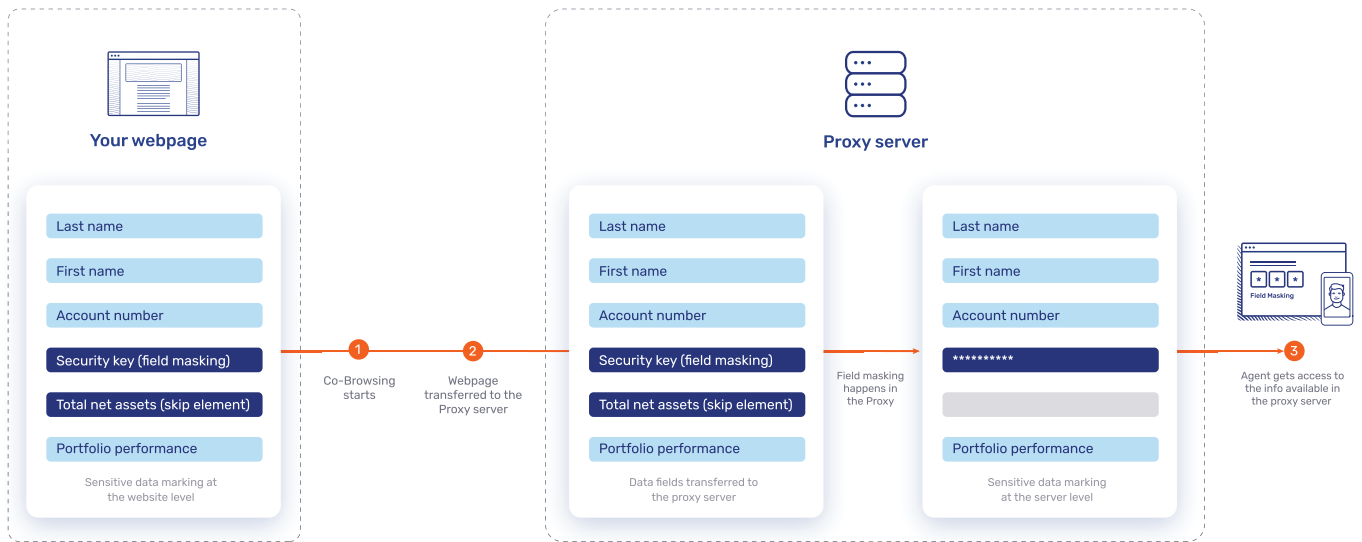


# Whats makes our patented approach to implementing Co-Browsing different

## DOM capturing vs. Proxy Server approach

Some solutions on the market use a proxy to transfer and render the customer session. In a financial services context, transferring a web session to a proxy server for the purpose of Co-Browsing the bank's web pages is non-compliant and often not technically feasible.

The fact that the client's sensitive web session information is hosted on a proxy server before any masking is only one of multiple problems with this approach. Consider how important it is to you that the sensitive data never leaves the pre-designed request flow.



# Other Unblu collaboration capabilities

Besides Embedded Co-Browsing, Unblu offers other types of collaboration. Let's look at them:

## Document Co-Browsing

Advisors can collaborate with clients and guide them through complex documentation.

Document Co-Browsing allows the participants of a conversation to view a single copy of a document together. With the appropriate settings enabled, participants can also highlight sections of the document or edit it.

- ✓ Marking and highlighting is possible for the advisor and the client.
- ✓ Completed PDF forms can then be downloaded into the active conversation thread.
- ✓ Fillable PDF forms can be completed together, or the advisor can be prevented from interacting with them.
- ✓ If enabled, it's possible to Co-Browse MS Office documents (e.g. Word, Excel) using an online third party rendering engine.

## Universal Co-Browsing

In a Universal Co-Browsing session, participants in the conversation can view external websites together. For example, if a relationship manager recommends that a client invests in a particular company, they may wish to view that company's website together.

Like Embedded Co-Browsing and Document Co-Browsing, Universal Co-Browsing comes with collaboration tools that are not available in screen sharing sessions:

- ✓ Marking and highlighting.
- ✓ Whitelisting and blacklisting.
- ✓ Set controlling party (both, RM, client).
- ✓ Session context migration.

## Mobile Co-Browsing

Both mobile banking and insurance claim management have increased in popularity over the last few years, and research shows this trend is likely to continue.

Unblu's mobile SDK powers Mobile Co-Browsing, which lets financial institutions natively integrate Co-Browsing into their apps. With all the same functionalities as the desktop version, Mobile Co-Browsing makes collaboration services ultra-accessible from an e-banking app on a mobile device.

## Screen Sharing

Unblu provides screen sharing capabilities in two ways: outbound (from employees to clients) and inbound (from clients to employees). We strongly recommend only using screen sharing for use cases that absolutely require this functionality as there is a possibility of exposing sensitive information in a session.

Screen sharing allows the employees and client to collaborate using any application they want. They can choose to share their entire screen, a single application such as Microsoft PowerPoint or Microsoft Excel, or a browser tab.

## Whiteboarding

Unblu provides whiteboarding capabilities during a collaboration session. It allows bank or insurance advisors to leverage a simple and straightforward design service to visually enhance their explanations.

Shapes, lines, colors and post-its can be added to the live drawing, which can be carried out on both desktop and mobile devices (like a tablet). Once completed, it is saved as part of the Unblu Conversation and can be accessed or downloaded anytime by the client.



# Best practices from our Service Team

### 1 Take the fear away from clients and find a good name.

It's best to be explicit when explaining Co-Browsing to your clients. In an e-banking context, trust is paramount and clients need to know exactly what agents do and don't have control over. For example, the client must know that, while agents will be able to provide visual guidance, their access will be limited to the bank's website. It's a good practice to have your legal team draft a proper description of the services to be shared with clients. We recommend the following terms: Live Support, Remote Support tool, Live Service, Secure Screen Sharing.

### 2 Create visibility on your program

Promoting your new technology capabilities among your team, whether through videos or user testimonials, is key to increasing adoption levels and unlocking the full value of your software investment. After identifying metrics, a two-pronged approach of training followed by ongoing monitoring will give a clear idea of progress. Consider A/B testing with and without Unblu to see which team has a greater impact on metrics, such as Average Handling Time, First Contact Resolution, client satisfaction, number of calls handled over a week, etc. If possible, survey clients after 6 or 9 months for insights and feedback.

### 3 Involve your web developer as you test the implementation

It's important to involve the web developer responsible for the application or website that you are trying to Co-Browse. It will allow you to fix any issues that you encounter during roll out more quickly. Having your web developer from your front end provider available is helpful. Last but not least, make sure your test environment reflects your production environment otherwise your tests won't be 100% valid.

### 4 Keep track of website changes

Changes in the webpages can interfere with the Co-Browsing software. When carrying out any alterations or updates, we recommend testing Co-Browsing before releasing the changes to make sure the elements are working. Some of our clients treat Co-Browsing as an additional browser to test against, to ensure it works with Firefox/Chrome/Safari/Co-Browsing. Add checks to the Unblu use cases every time you roll out a new web page structure.

### 5 Voice & Co-Browsing : the magic combination

Customers report that Unblu's Co-Browsing is particularly powerful when supporting a voice conversation. The instant back-and-forth nature of voice calls perfectly complements the Embed Co-Browsing experience, resulting in the ultimate client experience. However, Co-Browsing can be used in other contexts, such as supporting Live Chats or other text messaging to avoid both clients and agents exchanging screenshots.

# Why Unblu

## Unique industry expertise

Integrating secure Co-Browsing software into an existing banking infrastructure can be challenging. We've done it more than 160 times, gaining unparalleled expertise in the process.

## Key Partnerships in the industry

Working alongside Celero, Avaloq, Temenos, Backbase, eBankit, Q2, Banno and many more, Unblu partners with leading banking and insurance solution providers to deploy our capabilities such as Co-Browsing.

## Dedicated Cloud to the Financial Industry

ISO 27 001, ISO 27 017 & ISO 27 018 certified as well as SOC 2 audited, our Financial Cloud was designed to fulfill strong requirements from the FSI.



## Field Masking & Skipped elements at the edge

Contrary to proxy-based Co-Browsing, our technology allows HTML elements at the edge/webpage to be marked as sensitive data, which is then masked, skipped, or protected.

As a result, this data never leaves the client's browser, neither being passed on to your agents or entering our own servers.

## Patented Secure Flow Manager

Our patented software component, the SecureFlow Manager (SFM) ensures secure applications such as e-banking apps can be safely Co-Browsed. Co-browsing protected resources can be a challenge without a dedicated system to support it.

## Unblu is a full platform, not a feature

Co-Browsing is more often than not the first step in a journey to enhance digital client engagements. Therefore, Unblu was designed as a platform where users can gracefully shift from one feature to another without interruption or loss of security

# Want to find out more about Unblu?

Visit [www.unblu.com/resources](http://www.unblu.com/resources) to access use cases,  
resources and webinars about our features and solutions.

If you have any questions, please email us at [sales@unblu.com](mailto:sales@unblu.com)

