



# Nivo Secure Messaging

**White-label & Integrated SDK**

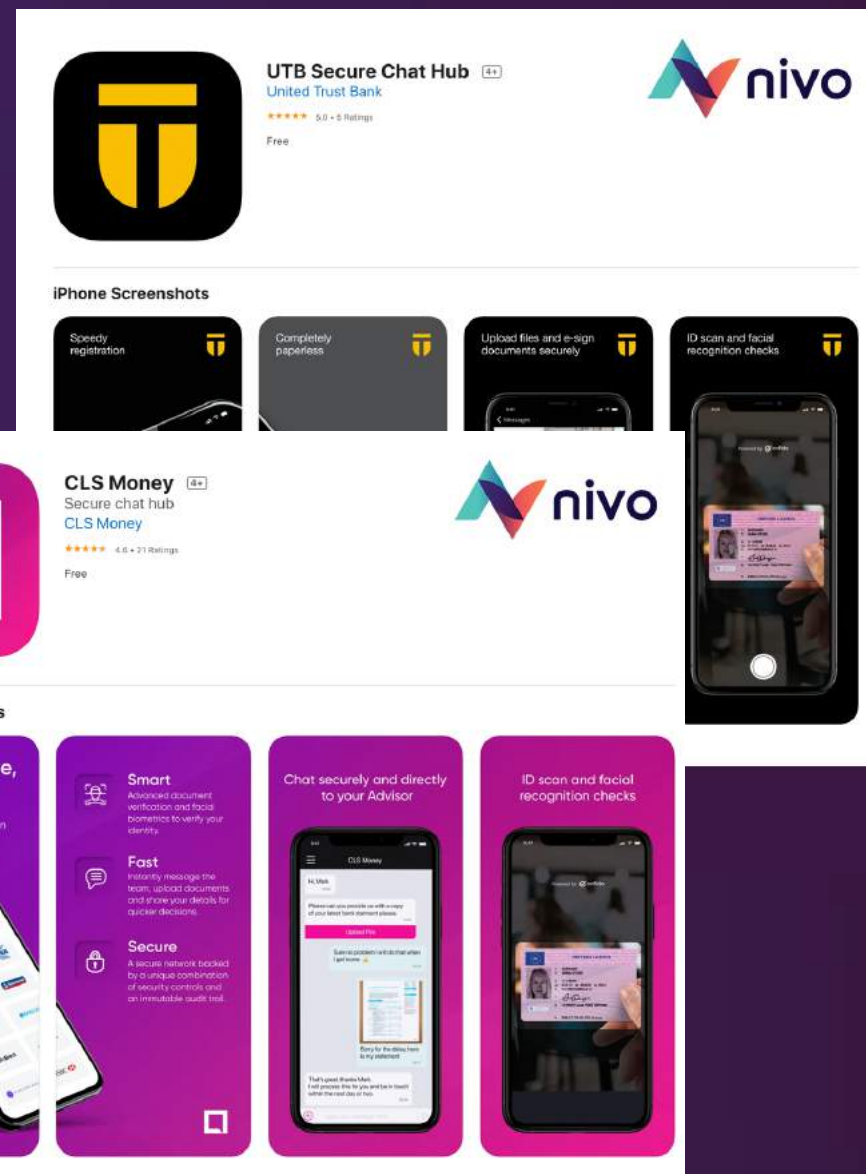
*Timelines and Specifications*

# Nivo is the easiest way financial providers can offer a 5 ★ mobile experience to customers.

Companies like Amazon, Uber, and Monzo have changed everything.

Today's customers expect to get everything they want in just a few clicks. No more printing forms, sending original documents, or communicating with providers in inconvenient ways.

Working in partnership with financial institutions, we've built the most secure instant messaging service on the market, plugging in the latest technology features to make serving customers simple and convenient.



# More than Secure Instant Messaging

Secure instant messaging is the core of how Nivo delivers a great customer experience. It's easy to navigate, flexible to design, replicates the way most people communicate, and can be easily be automated for smooth application journeys.

Within our messaging network, we've included the latest technology features to make conversations simple and safe.

Within your company, Nivo is accessed by desktop portal and can be integrated into CRMs and internal systems.



## Built-in Technology Features

### Biometric ID&V

onfido

### Open Banking

TRUELAYER

### SMS

twilio

Advanced E-Signing, Automation &  
Data Collecting Forms, Secure File-Sharing

nivo

# 3 Branding Options

Countless integration possibilities

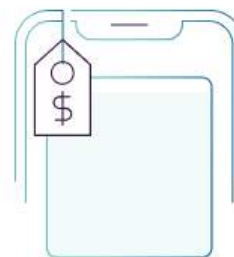


**Nivo Branded App**

Lead time

1 week

Our classic bank-standard secure instant messaging app allows companies to chat securely with their customers or automate product journeys using built-in fintech features.



**White-labeled App**

3 weeks

All the same technology within the 'Nivo branded app', hosted in app stores under a brand's own name and design.

Brands have the ability to create their own network of business divisions or partner organizations inside their app.



**Integrated Nivo SDK**

Speak to us

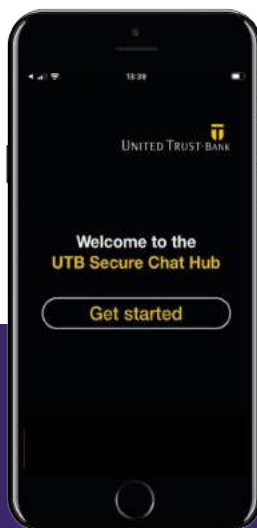
Integrate the secure instant messaging and FinTech technology of Nivo into your current mobile app.

Ex. Can appear as a chat button or 'Talk to us' and take customer through an application journey or communication channel with your team.

Speak to us about integrating Nivo with CRMS or core internal systems for seamless data updates.



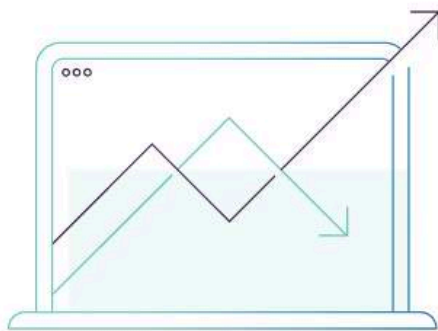
Nivo



UTB

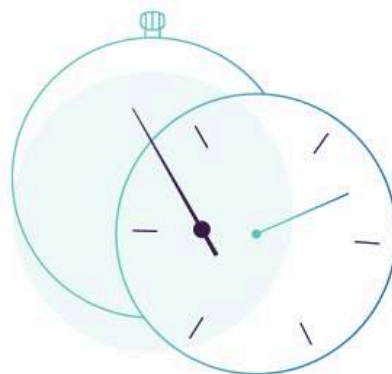
# Benefits of Secure Mobile Messaging

Switching your customer journey from paper, post, email, and telephone creates growth and customer advocacy.



## Reduces dropoff

Moving from an online application to another channel is inconvenient. For each channel change in your consumer journey, expect a 30-50% drop off.



## Saves Time

We've analysed loan journeys, and there is a huge amount of time waste. From re-keying information, to printing out and mailing files.



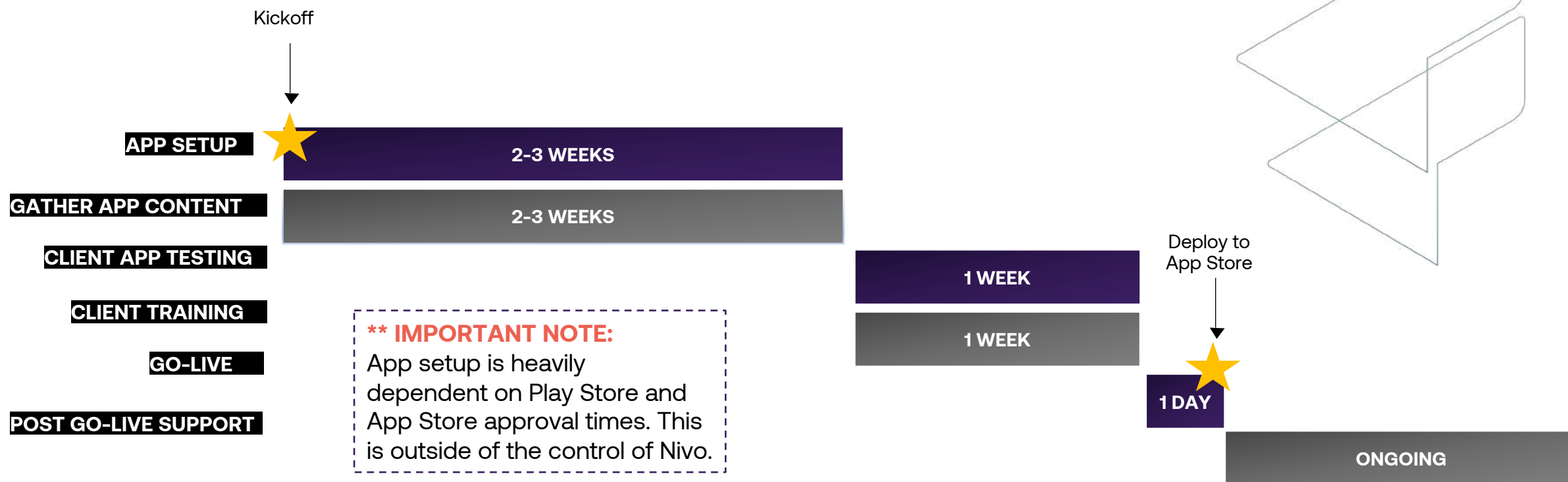
## Reduces Costs

Mailing documents adds days to a deal and is expensive over time. Nivo removes the need for paper and post while allowing providers to serve more.



# Nivo White-label

# The quickest and most cost-effective way to build a bank-standard secure app





# App Design Materials



**NOTE:** THE BRANDING WILL BE COMPLETELY CUSTOMIED

# Design: What you need to provide

1

## MAIN ICON ON APP STORE

App store logo (PNG 300px x 300px).

2

## APP STORE/PLAY STORE SCREENS

Provide between 4 to 10 screens, with two versions of each screen:

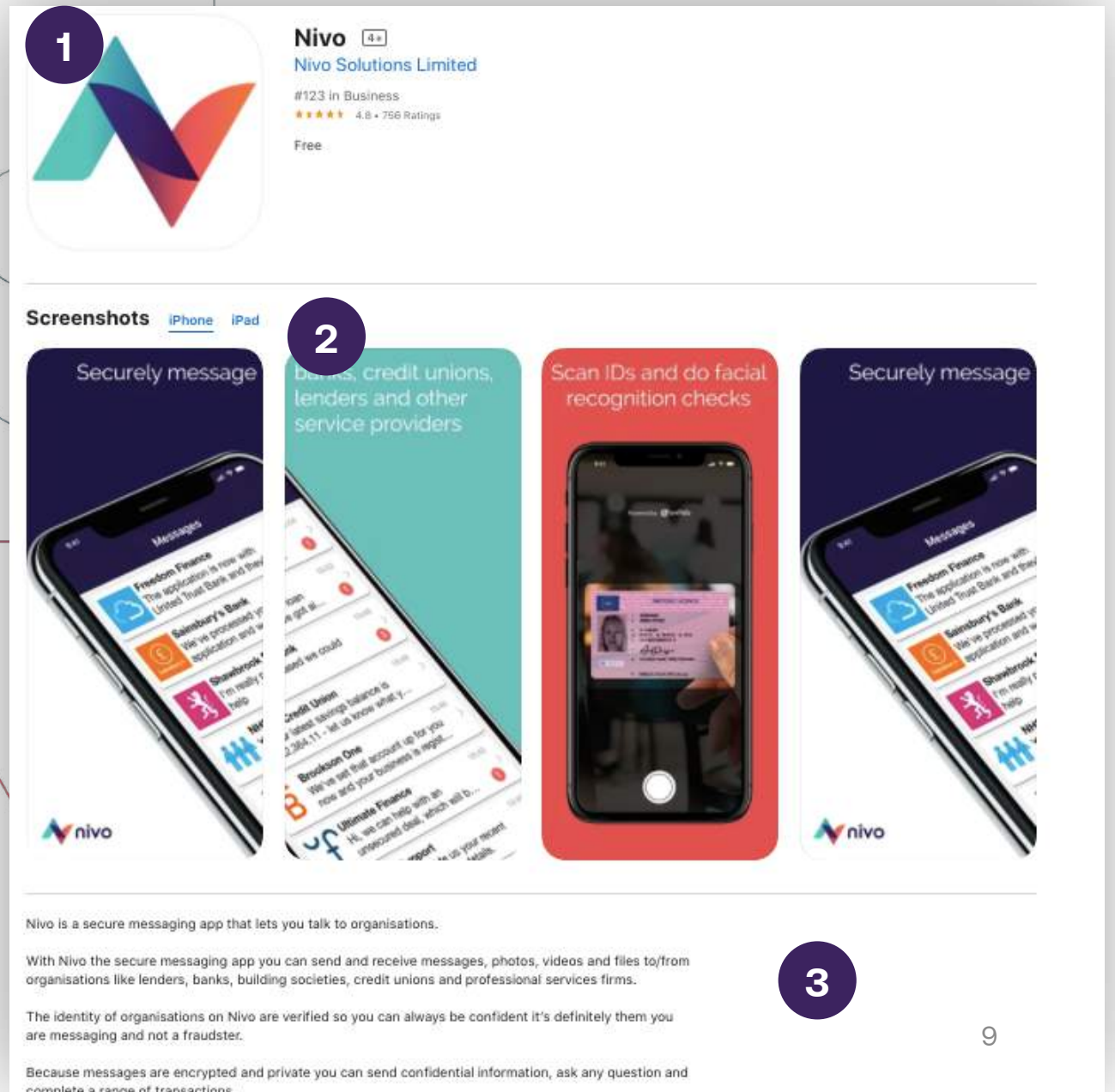
- Version #1 - PNG 1284px x 2778 px
- Version #2 - PNG 1242px x 2208 px

E.g.: If you have 4 screens you want displayed in the App/Play store, you provide 8 total screenshots total (4 of 1284 x 2778 AND 4 of 1242 x 2208)

3

## APP DESCRIPTION

Provide a short app description (up to 80 characters) and a full description (up to 4,000 characters)



3

# Design Requirements

4

## (OPTIONAL) WELCOME SCREEN (LOGO)

Provide Logo for Welcome Screen - PNG (720px x 200px) with transparent background

5

## WELCOME SCREEN (FIRST INSTALL)

Shown on first install of the App.  
Background image (PNG 775px x 1329px) that does not include text.

6

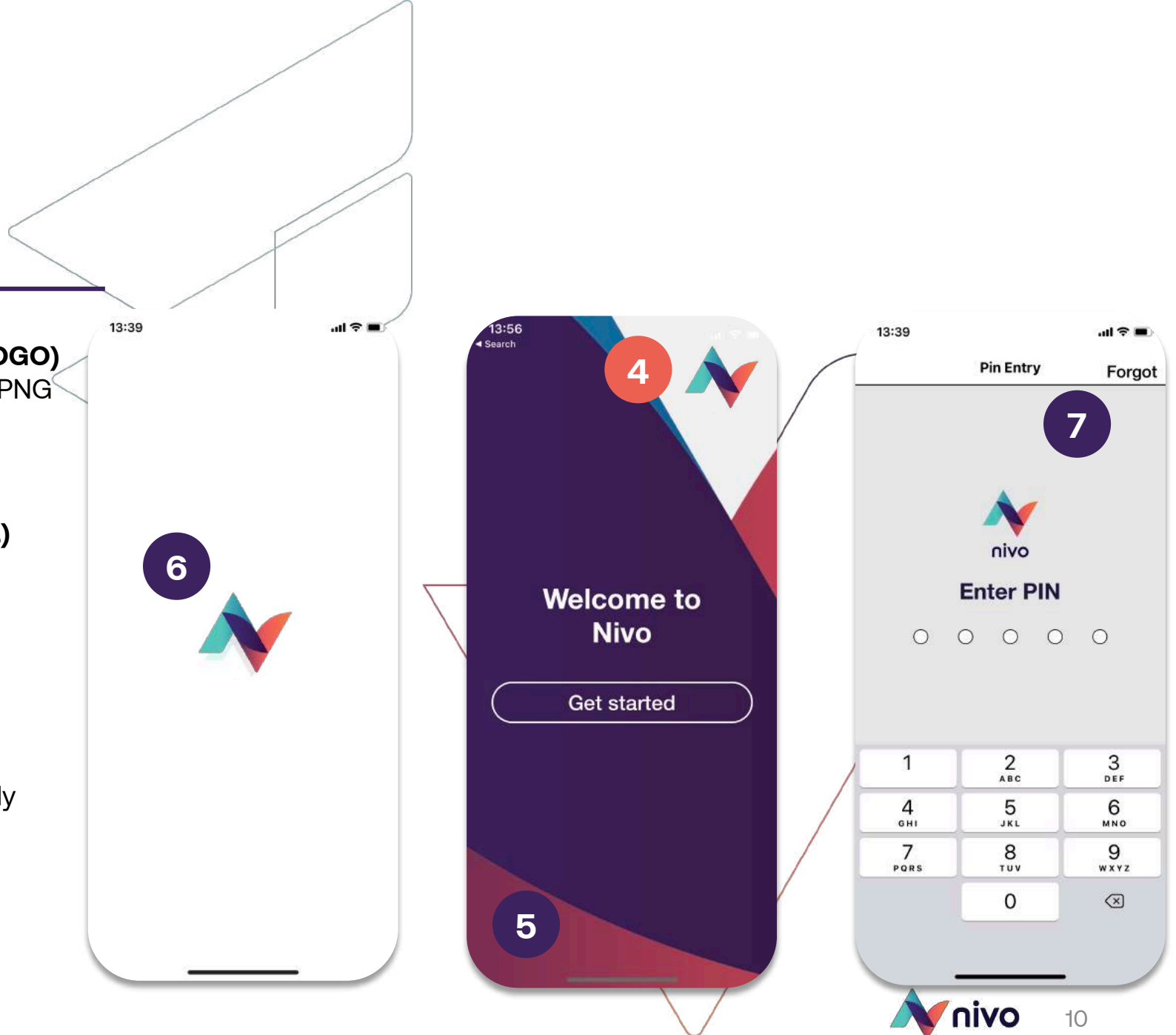
## SPLASH SCREEN

Shown when the app is first loading.  
Solid colour background. Icon or image (PNG 600px x 600px). iOS only

7

## PIN ENTRY SCREEN

Provide "PIN Entry" screen graphic PNG (512px x 512px) with solid background colour



# Design Requirements

8

## HEADER COLOUR

Used for top header, some buttons

9

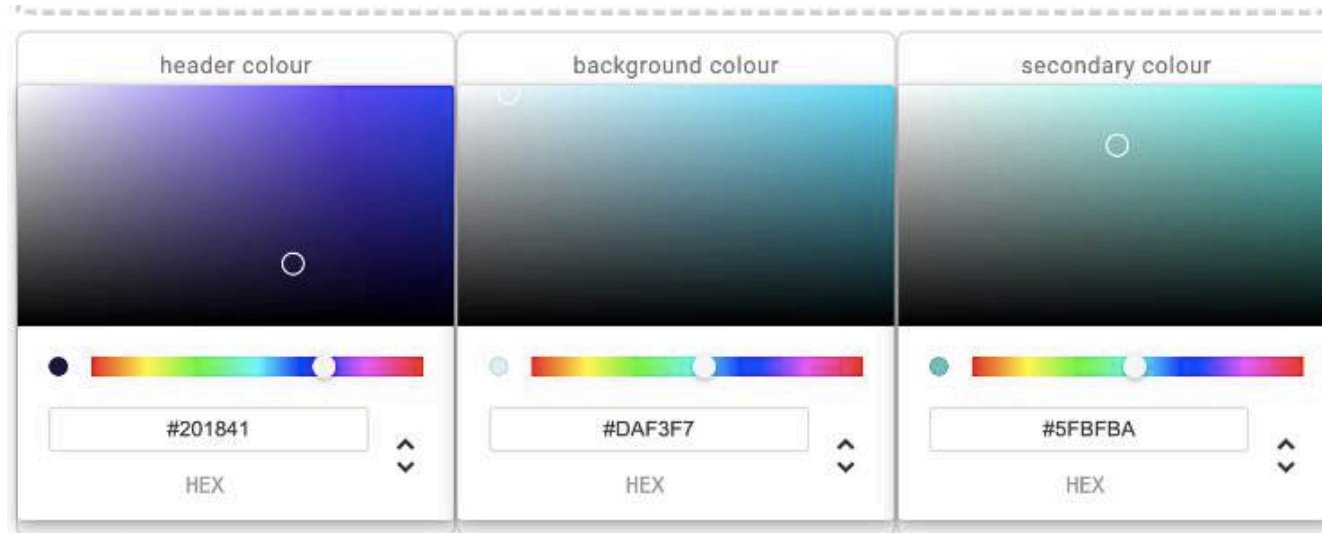
## BACKGROUND COLOUR

Used for message bubble colour, some buttons, & icons

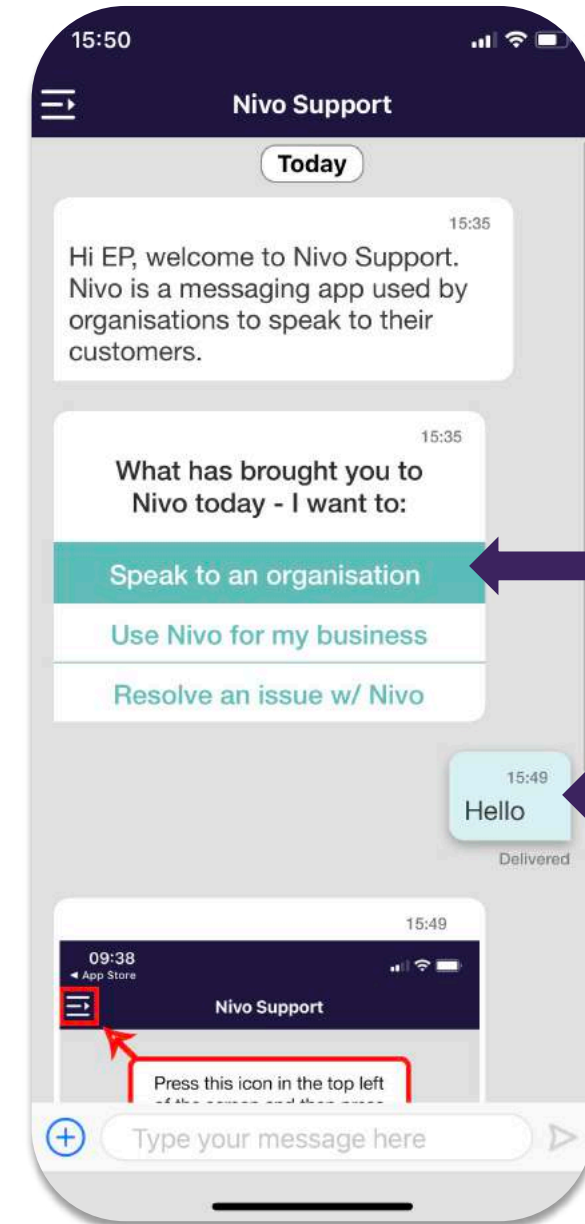
10

## SECONDARY COLOUR

Used for accents and some buttons



\*\* Please provide colours in **HEX** or **RGB** format \*\*





# **Additional Info: App Store & Play Store**

# Pricing

Topic	Apple Store	Play Store
Development and Usage Fees	There is a flat fee for the building a white-label app. Then pricing is determined based on usage and agent seats.  <a href="#">Get in touch</a> to learn more about our pricing.	
App Store Fees	Annual Fee of \$99 USD <i>** It is important that this annual fee is paid to maintain access to the App Store. **</i>	One-time fee of \$25 USD
User Access	Central account ownership <b>can</b> be shifted	Central account ownership <b>CANNOT</b> be shifted. It is advisable to use a dedicated service e-mail account in case of the event that the account owner leaves the organization



# Security & Compliance



# What's wrong with email for collecting sensitive information?

## EMAIL IS RISKY



Some companies use emails when gathering sensitive information from customers or intermediaries, but they shouldn't.

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Email puts you and your customers at risk of fraud and embarrassing data leaks.

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Nivo has three layers of protection and a built-in audit trail, tracking where files are going and who's seeing them.

## EMAIL WASTES TIME



In a crowded inbox of email chains and large files, employees must search through a lot of information to find their next action.

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Nivo brings everything in one channel, organised and easily referenceable.

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Messaging gives transparency and instant action to a deal. Everyone knows where they are in the process.

# Safeguards your organisation at every layer



## Multiple shields of protection

You can have 100% certainty that the person you are engaging with is who they claim to be.

Nivo uses a combination of security, authentication and identity verification controls including biometric AI and encryption.

## Removes risk in data transfer

Financial institutions often use email to transfer customer data to intermediaries, sending large files on email chains. This opens the doors to data breaches.

## Complaint e-signing you can trust

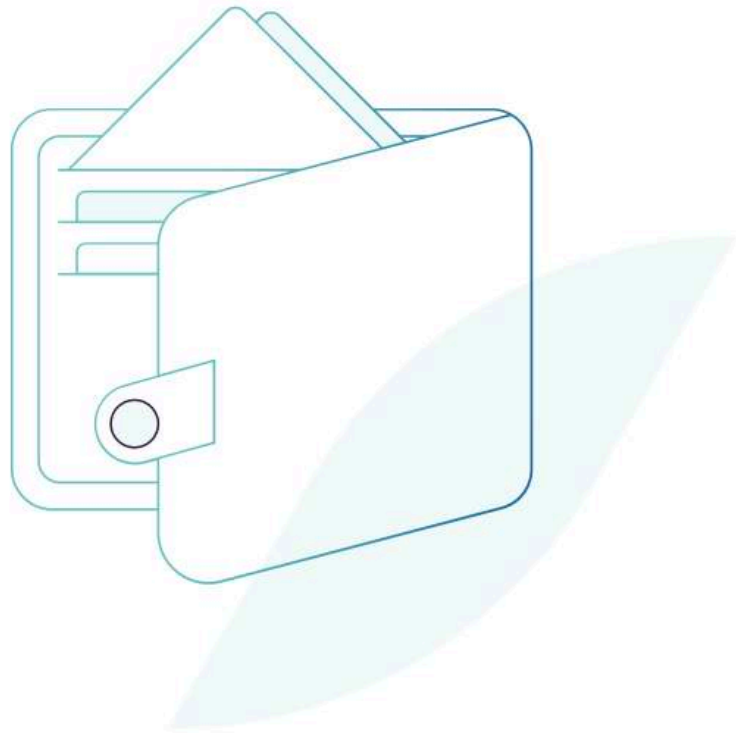
Nivo's e-signing has been approved by leading lawyers.

Because of our extensive security controls and Onfido's biometric identity verification AI, our e-signatures classify as Advanced Electronic Signatures under EU regulations and provide additional confidence which most e-signing providers lack.

## Accessible audit trail

Nivo stores a built-in, audit trail of customer and agent activity at all stages of interactions.





## What if you've already invested significant time and money into your technology?

Nivo slots in where existing technology doesn't.



Nivo doesn't seek to replace anything that works. We replace paper, post, telephone, email and face to face channels.



None of these channels were designed for transitional correspondence in regulated industries. If you're still using them, there are still gaps in your current technology.

# Current partners

**HOPE**  
CAPITAL

  
**optimum**credit

BRIGHTSTAR  
YOUR SPECIALIST FINANCE PARTNER

 **AVAMORE**  
CAPITAL

 **fleximize**

oblix|capital

 **ULTIMATE**  
FINANCE

 **CCL**

UNITED TRUST BANK 

Lightfoots  
SOLICITORS

 **LOVE**  
FINANCE

**jmw**

 **Shawbrook**  
Bank

**together.**

 **freedom**  
FINANCE

# Get in touch to discuss use cases, timings & requirements

nivohub.com



Lipperk, 21/05/2020

#### Great to use and very useful

Love how easy it is to use and how quick and efficient it is. Great



Gloria2696, 05/09/2019

#### Absolutely good

Who ever thought of this concept did a wonderful job. Everything is so easy, I love it



mikeytheOG, 24/11/2020

#### Very quick

Speedy response, easy to use. Happy with the app and service.



robcoll82, 20/10/2020

#### Easy to use

GreT app definitely recommend



roisselin, 14/12/2020

#### Excellent

I am in love so efficient and helpful saves time having to print forms and faxing.



jo\_0069, 16/10/2020

#### Excellent

Quick, easy and efficient!



JoPo17, 08/07/2020

#### Amazing

So fast and easy to use and so handy especially while COVID 19 is going on



lorrainesnr, 07/07/2020

#### Nevo

Excellent tried for the first time easier than I thought Lorraine



JenC09, 28/11/2019

#### Excellent

Great app easy to use always very quick