Solution Overview

Redefining your Customer Experience:

PayKey transforms the smartphone keyboard into a new channel for services, information and communication with your customers

Our offering

PayKey's Social Banking Solution™ turns messaging apps into a new channel for boosting customer engagement, by streamlining your services to users' digital lives. PayKey's unique keyboard-based solution seamlessly integrates with the bank's mobile app, enabling users to check their balance, send and request funds, conduct a cardless withdrawal and more - directly from the keyboard, within ANY app. Our patented solution is already serving a dozen banks all over the world, including global brands such as HSBC, Standard Chartered and ING.

Market trends

Social messaging apps are becoming a prominent communication channel for customers at all ages. This is particularly true for millennials (aged 18-35) who spend an average of 2.5 hours a day on messaging apps. While banking apps offer a wide range of financial services, accessing them requires leaving the messaging app and disrupting the natural flow of the social conversation. PayKey's solution seamlessly integrates your financial services in the context of the mobile behavior patterns.
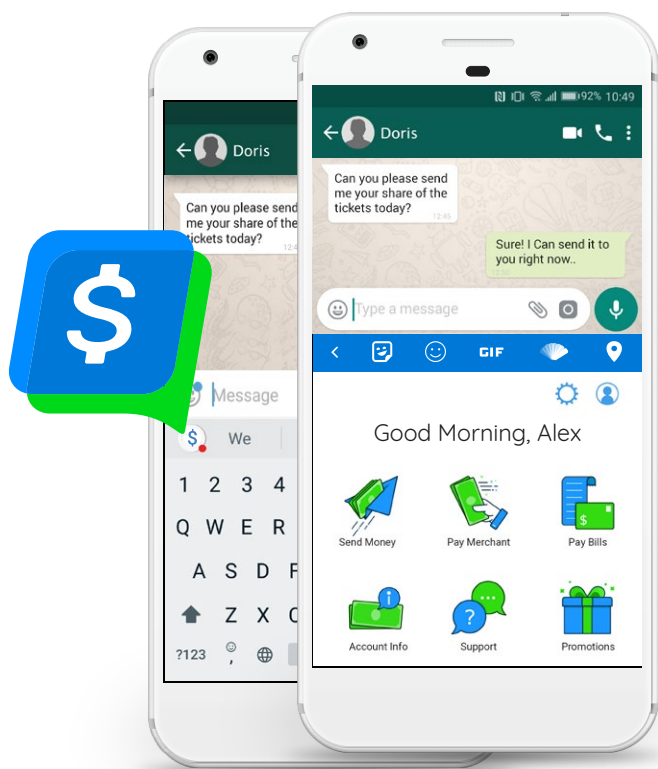
Benefits for banks

PayKey's solution drives engagement with customers and helps position your bank as an innovation leader. More importantly, it keeps your brand and services constantly in front of your customers, increasing brand awareness and usage frequency - especially among millennials. It also serves as a strategic driver to promote mobile banking services. Furthermore, with PayKey, you can regain P2P transactions that are now lost to digital wallets and other dedicated solutions.

Benefits for users

PayKey makes mobile banking simple, intuitive and frictionless – without compromising the security and privacy of customers' financial data. Since our solution is fully integrated with the bank's app, there's absolutely no need to open and onboard a dedicated app.

Technology

At the core of PayKey's solution is the patented Mobile Payment Keyboard™. As a white label solution, the keyboard is seamlessly integrated at the API level of the bank's app, enabling users to initiate and complete financial services from within ANY app.

Integration process

Since there is no backend integration involved in the process, no changes are required in your service flows, payment rails and authentication methods – keeping all security standards intact.

Customized white label experience, tailored to your brand
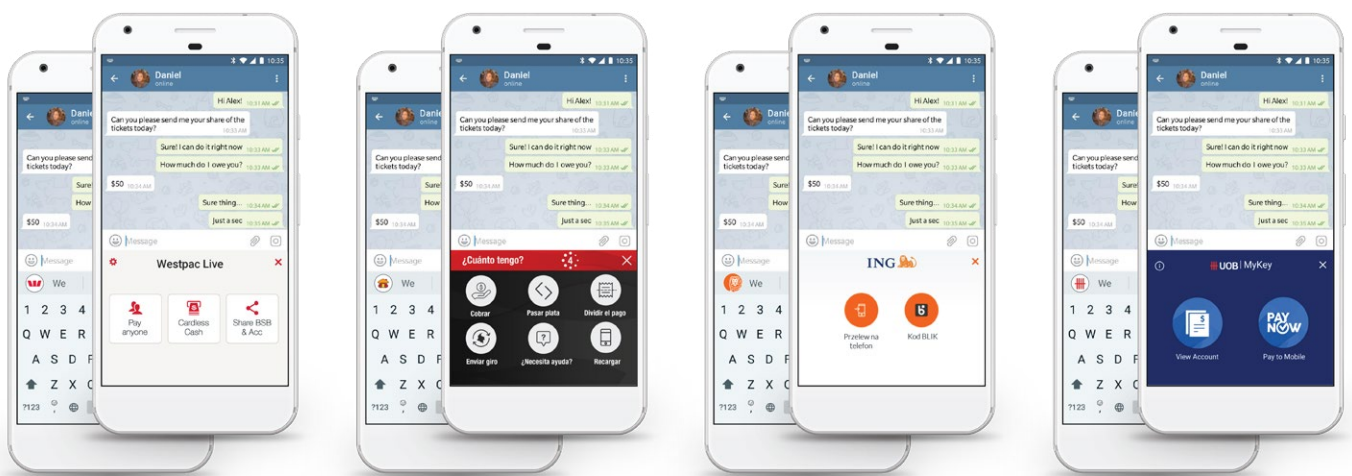
PayKey's global footprint

We're proudly serving leading banks from all over the world: