



## Empowering Romania's Leading Bank in Communicating Effectively During COVID-19



A subsidiary of renowned **BBVA Financial Group**, **Garanti BBVA Romania** operates as one of the leading banks of Central & Eastern Europe. Present in Romania since 1998, the bank serves **500,000 + clients** with innovative products and services.

Governments all around the world had to take precautions to protect their citizens' health and financial state during COVID-19. Garanti BBVA Romania's co-operation with SmartMessage helped the bank to serve new loan rights to its customers with perfect timing.



## Solutions:

SmartMessage Engage  
(Cross Channel Marketing &  
Campaign Management)

SmartMessage Autoflow  
(Marketing Automation &  
Stream Analytics)

Governing bodies in the world started many new programs to support their citizens as COVID-19 had a massive impact on the economy. Along with the rising health issues, maintaining the financial stability of millions was a challenging task. Postponing debts, making new credit and loan arrangements, increasing online availability for crucial services, and supporting the unemployed masses was among the actions taken to help people that were passing through one of the most uncertain periods of history.

In the existing context of COVID-19, Romanian government issued a law to enforce banks to allow individuals to postpone individual or housing loans up to 9 installments (for a max of 9 months). In this regard, Garanti BBVA Romania needed to collect applications from its customers via different channels (phone, email, web sites, etc.) and process the requests in accord with the law. The applications from the customers have to contain customer identification data, contact information and the request itself. To this end, SmartMessage prepared an automated flow and a web-form that is hosted on Azure for Garanti BBVA Romania customers, where they can fill in information, so the bank can extract the customer data from the database that is constructed. Once a customer completes the form, a confirmation SMS is sent automatically to that customer, the application is thus received and processed by the bank. The web-form can be easily modified later on in case the government may make amendments to the law and/or introduce new information.

For more information feel free to visit  
<https://www.smartmessage.com/>

© 2019 SmartMessage. All Rights Reserved.