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# The Fintech Growth Playbook: Leveraging 8x8 CPaaS for Security, Engagement, and Scale

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## Introduction

Fintech is moving fast - and so are consumer expectations. With 72% of users demanding instant service, speed and customization, fintechs are turning to AI, blockchain, and open banking. But with rising regulatory pressure around data privacy and fraud, innovation must go hand-in-hand with security.

That's where Communication APIs come in. Far from a backend detail, they power everything from onboarding and authentication to real-time support - helping fintechs scale efficiently while maintaining trust.

8x8 CPaaS isn't just another API provider. It's a secure, scalable platform designed for the pace and precision of modern finance - so whether you're a nimble startup or scaling digital bank, you can move fast and communicate like a trusted institution.

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# The Fintech Evolution: Why Communication APIs Are a Game-Changer

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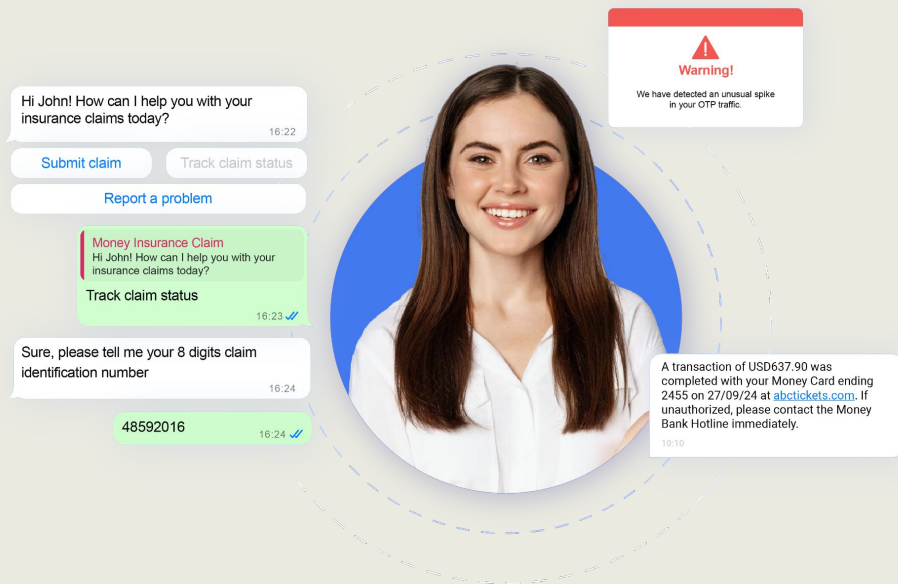


From customer support and operational efficiency to authentication, marketing, and collections - discover how financial service providers are using APIs to deliver **faster, safer, and smarter experiences**.

With a full suite of programmable communication tools, **8x8 CPaaS** includes:

- **Video Interaction:** Build trust with real-time, face-to-face customer consultations.
- **Omnichannel Messaging:** Engage customers across SMS, WhatsApp, Viber, and more - with scalable, real-time alerts, feedback, and reminders through their preferred channels.
- **Verification APIs + Omni Shield:** Secure your user base with flexible, multi-channel authentication and fraud prevention.
- **8x8 Connect:** Engage users with personalized, multi-channel marketing campaigns.
- **Voice Bots:** Automate and humanize collections with intelligent voice technology.

See how digital banks, payment platforms, and fintech innovators are leveraging these tools to **stay compliant, build customer trust, and accelerate growth**.



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# Use Case 1: Transforming Customer Support with Real-Time Video Consultations

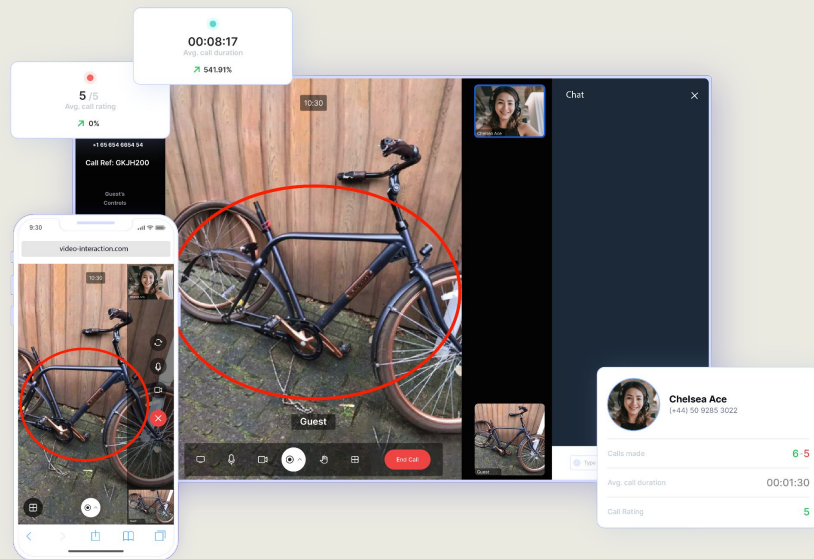
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Support can't feel like a call center anymore - it has to feel like a concierge. In fintech, trust is everything, and nothing builds it faster than real-time, face-to-face communication. That's where 8x8 Video Interaction comes in.

**Video Interaction** enables **instant, one-click video calls** directly in the browser - no downloads or setup required. It brings a vital human touch to digital finance by allowing advisors to guide customers through complex onboarding steps, verify identity and documents, or resolve account issues in real time. This seamless, face-to-face communication eliminates the need for physical branches or lengthy email exchanges, making support faster, more personal, and far more efficient than traditional channels.

According to [Forrester](#), video interactions significantly increase trust and engagement in digital experiences. For fintech companies focused on **scaling high-touch support**, 8x8 **Video Interaction** turns a simple conversation into a competitive advantage.



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# Use Case 2: Enhancing Operational Efficiency with Automated Notifications

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In fintech, timing is everything - a delayed notification can cost a transaction, a user, or their trust. Automation is no longer just about efficiency; it's essential for survival. Real-time alerts help detect fraud, manage surges, and build user confidence. Push notifications in fintech apps have up to a **90% view rate**, with personalized strategies achieving **31% conversion rates**. Real-time decisioning is critical for fraud prevention, while timely alerts enhance trust and user control.

With **8x8 Omnichannel Messaging**, fintechs can schedule and trigger messages across SMS, WhatsApp, Viber, or any messaging app their users prefer. Whether it's sending real-time balance updates, KYC reminders, or **alerts about suspicious activity**, these notifications hit fast and land where they matter.





**OKO Insurance**, a digital crop insurance provider for farmers in emerging markets, faced challenges reaching rural customers with limited literacy, mobile data, or access to financial services. By integrating 8x8's Messaging API, OKO switched from SMS to WhatsApp, reaching low-literacy farmers through voice notes, images, and videos. This improved service quality, sped up sales, and boosted customer satisfaction. With 8x8's support, OKO scaled across Mali and set the stage for expansion into new regions via local messaging platforms.



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# Use Case 3: Reinforcing Security and Trust with Authentication and Fraud Prevention

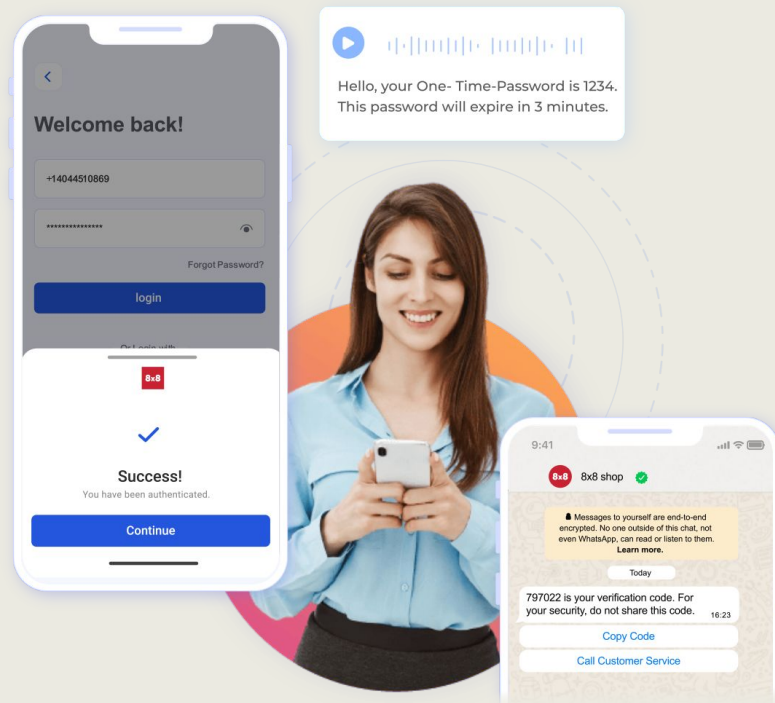
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Fintech is a prime target for fraud, with **over 50%** of financial institutions reporting a rise in fraud cases. Every breach erodes user trust and can cost firms an **average of \$5.86 million**. That's why **authentication** can't be just another step in the process. It has to be seamless, secure, and invisible until it needs to be visible.

**8x8's Verification API** delivers OTPs across multiple channels - SMS, messaging apps, even voice - to make sure users get what they need, when they need it. Add in **Omni Shield** for real-time fraud detection and **Descscope** for flexible, end-to-end authentication flows, and you've got a security setup that's tight without being toxic to UX.

**Coda Payments**, a leading fintech company, struggled with fraud and low engagement due to unreliable email notifications. By adopting 8x8's SMS API for alerts and one-time passwords (OTPs), they moved to a faster, more secure communication channel. This upgrade significantly reduced fraud risk, improved customer engagement across 30 countries, and streamlined operations. The seamless implementation also accelerated product launches, helping Coda strengthen its competitive edge.



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# Use Case 4: Driving Customer Engagement with Multi-Channel Marketing

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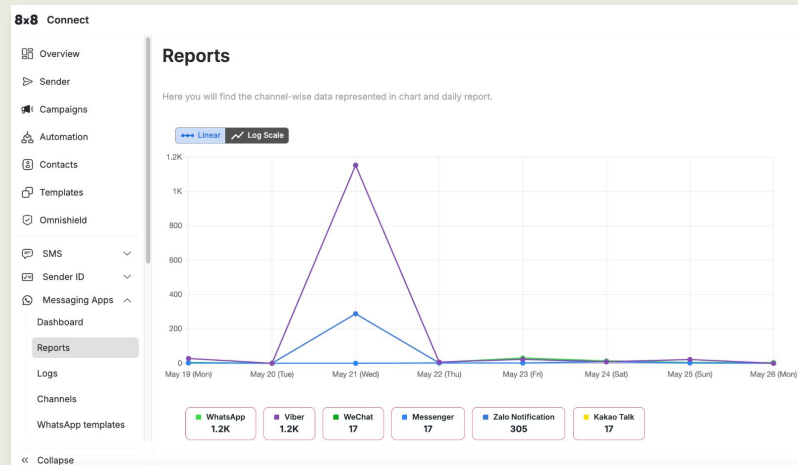




Marketing in fintech isn't just about what you say - it's about how, when, and where you say it. That means leaving behind one-size-fits-all email blasts in favor of targeted, automated campaigns delivered across the channels your users trust.

**8x8 Connect** makes this effortless. From a single dashboard, fintech marketers can automate personalized, no-code campaigns via SMS, WhatsApp, voice, and more. With real-time analytics, you gain full visibility into performance, engagement, and opportunities for optimization. It's not just messaging - it's measurable, **data-driven customer experience** at scale.

A standout example is **Tonik**, the Philippines' first digital-only neobank. In a market where over 70% of people are unbanked, Tonik needed a secure, scalable way to connect with customers across thousands of islands. With 8x8's SMS API, they were up and running in under a week - sending 170,000 messages in just 30 minutes with a 95% delivery rate. SMS became a cornerstone channel for alerts, OTPs, promotions, and reminders - helping Tonik engage over 200,000 users while driving smoother onboarding and stronger trust.



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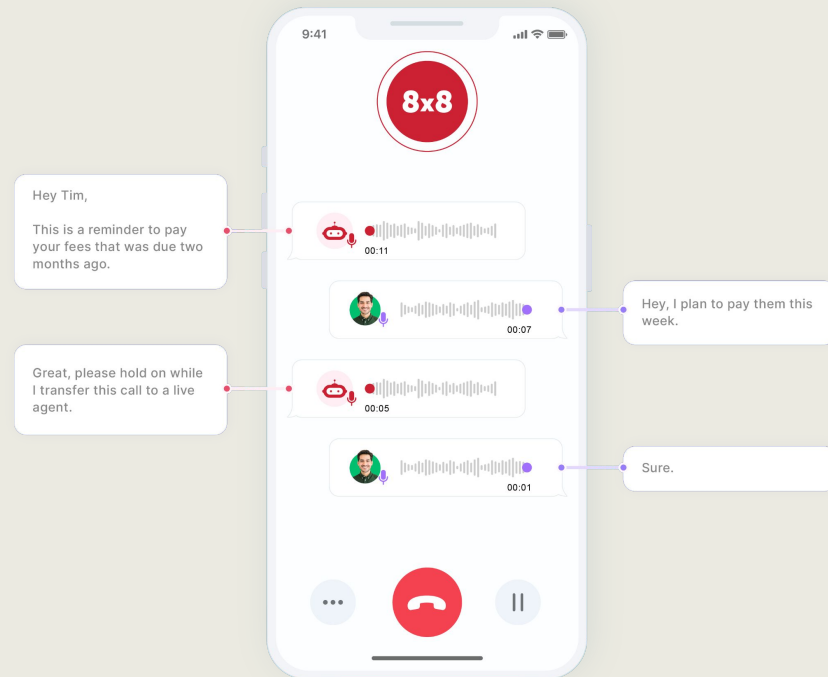
# Use Case 5: Streamlining Payment Collections with Voice Bots

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Collections are never anyone's favorite part of the business - but they're essential to survival. Done wrong, they feel aggressive or get ignored. Done right, they're just another touchpoint in a **seamless customer journey**. That's where voice bots come in.

With 8x8, fintechs can deploy **smart voice bots** that handle payment reminders, confirm receipts, and even trigger follow-up actions like sending SMS confirmations or routing to live agents. They don't just speak - they listen, with advanced speech recognition and call recording features that make conversations feel smooth and natural.



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# API Integration: Bringing It All Together for Fintech Mastery

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The power of APIs lies in their flexibility - they deliver value without disrupting your existing tech stack. 8x8's Communication APIs **integrate seamlessly** with legacy systems, custom CRMs, and low-code platforms, making enterprise-grade agility accessible to any fintech, not just unicorns.

From SMS and voice to video and messaging apps, 8x8's CPaaS layer connects effortlessly to your ecosystem. For developers, it's built to be painless: clean documentation, robust SDKs, sandbox environments, and real-time analytics ensure fast, friction-free deployment. No more patchwork fixes - just reliable, scalable communications that work.

Whether you're streamlining onboarding, securing transactions, or sending mass alerts, 8x8's APIs help you **move fast, stay secure, and keep your roadmap on track**.



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# Building Trust with Compliance and Data Security

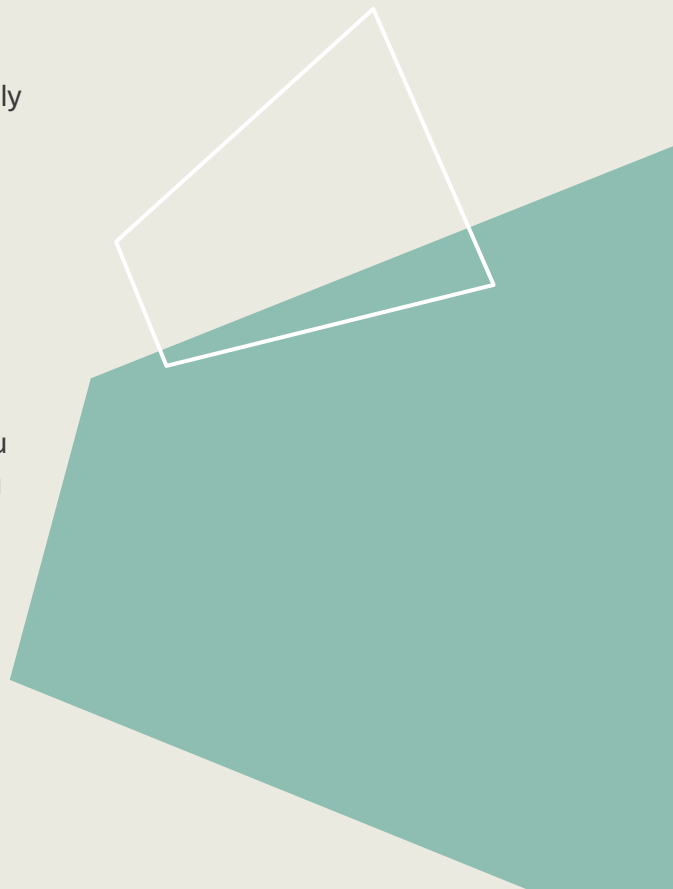
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Let's be blunt: no amount of innovation matters if your platform isn't secure. Fintech runs on trust, and **trust** is built on how well you protect your customers' data - and how well you comply with the laws that govern it.

8x8 CPaaS meets fintech's toughest security demands head-on. It's **built with encryption** baked into every layer, and it supports critical frameworks like GDPR, PCI DSS, and more. Whether you're handling card data, identity credentials, or financial records, your communications stay airtight.

But compliance isn't just a checkbox. It's a culture. 8x8 offers tools and transparency to help fintech teams monitor, audit, and control every interaction. You don't just stay compliant - you stay in control. And in a world where one breach can cost you your brand, that's the edge you can't afford to skip.



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# Why Fintech Leaders Trust 8x8 CPaaS

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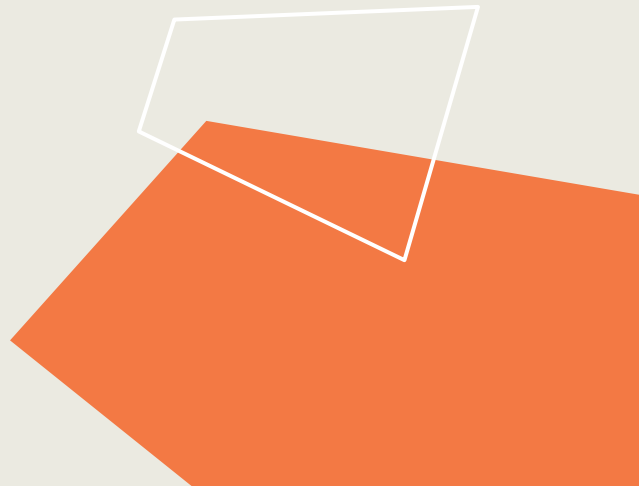




In the fast-paced world of fintech, every second counts - and 8x8 CPaaS gives leaders the tools to stay ahead. Its powerful APIs are more than just communication tools; they're strategic assets that deliver speed, scale, and security where it matters most.

- **Built for agility and scale:** Whether it's scaling digital banking services or automating loan processing, 8x8 CPaaS empowers fintechs to **adapt quickly** and grow without compromising quality or compliance.
- **Superior customer experience through smart automation:** With capabilities like real-time messaging, voice, and video, fintech companies can personalize support, speed up onboarding, and reduce operational costs - all while **improving user satisfaction**.
- **Proven results across the industry:** Leading fintechs are already using 8x8 to transform their customer engagement. From voice bots that streamline collections to secure video solutions that enhance customer service, 8x8 is the engine behind their success.
- **Security and reliability at the core:** 8x8 CPaaS is built to meet the highest standards of data protection and uptime, giving fintech companies peace of mind as they scale operations.

In a space where innovation and trust go hand in hand, **8x8 CPaaS** delivers the competitive advantage fintechs need to lead - not follow.





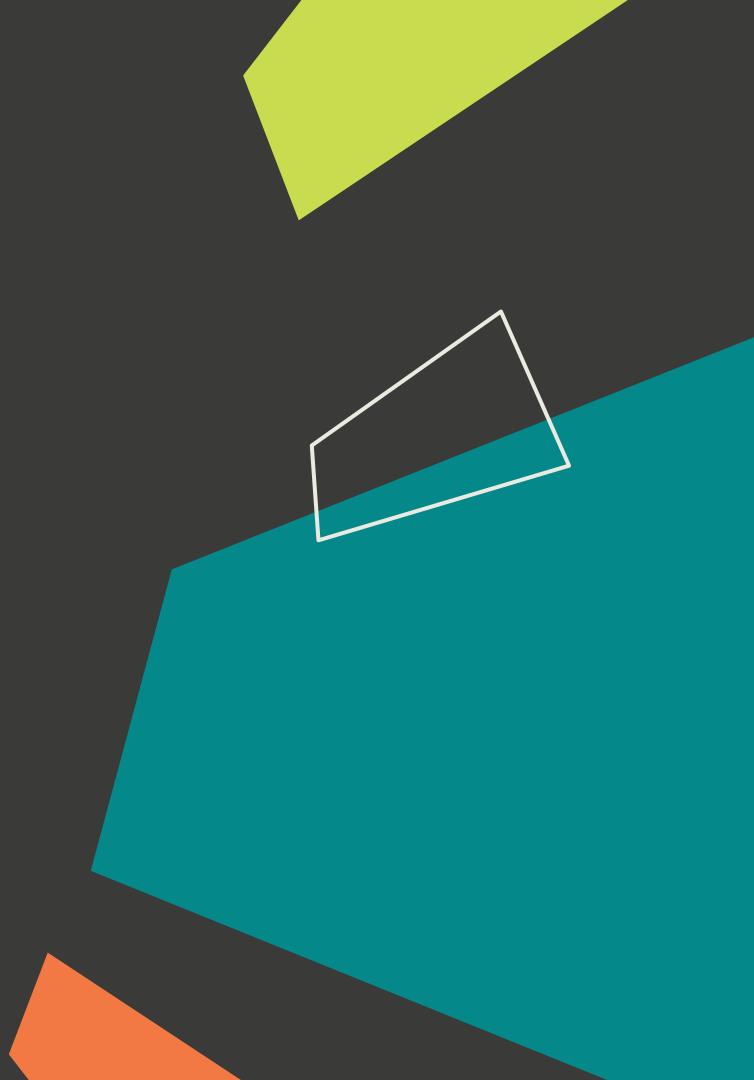
# The Ultimate Edge for Fintech Leaders

In today's fintech ecosystem, communication isn't a back-office function - it's a front-line differentiator. 8x8 CPaaS equips modern fintechs with the tools to turn every interaction into an opportunity.

Communication is no longer a cost center - it's your edge. Empower your team. Delight your customers. Future-proof your platform. With 8x8 CPaaS, you're not just keeping up - you're setting the pace.

[Find out more](#)

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# Conquer complexity with 8x8 Platform for CX

Say goodbye to fragmented data, siloed teams, and disconnected communication, and say hello to the 8x8 Platform for CX. Connect your teams and customers and make smarter, empowered decisions with integrated AI tools and insights to create real results.

For more information contact **[hello-cpaas@8x8.com](mailto:hello-cpaas@8x8.com)**.

