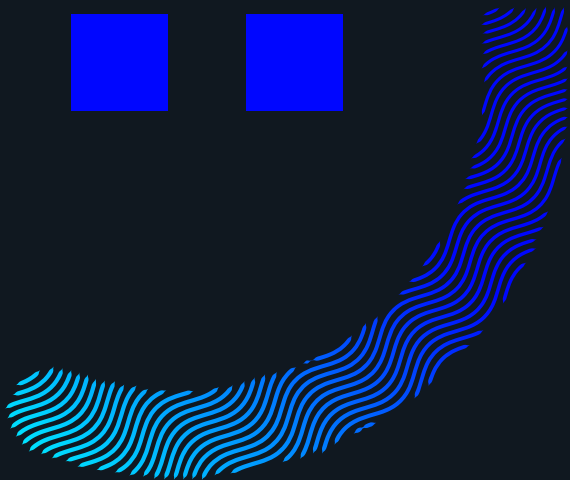


Case Study



Banco do Brasil Reinvents Customer Relationships with NICE and WhatsApp Integration

Based in a country where over 96% of the population uses the messaging app WhatsApp daily, Banco do Brasil faced a unique customer experience (CX) challenge: how to meet customers where they prefer to engage while ensuring compliance, continuity, and scalability. The solution? A groundbreaking integration between NICE, Meta (owners of WhatsApp) and Salesforce (owners of Slack and Salesforce CRM) solutions that transformed decentralized, one-on-one WhatsApp chats into secure, trackable, omnichannel service conversations. Banco do Brasil is now redefining what relationship banking looks like in Brazil, turning 600 previously unmanaged WhatsApp lines into a strategic channel for proactive engagement, efficient service, and hyper-personalized support.



600+

WhatsApp numbers integrated into NICE and CRM systems



UP TO A 6,200%

Increase in monthly customer interactions in the private banking segment



1,600%+

Increase in service activity at certain branches since rollout



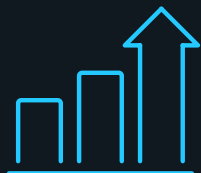
MILLIONS OF
MESSAGES

Per month now tracked, monitored, and CRM-connected



ROLLOUT

Expected to reach all 17,000 employees and result in 11M+ monthly interactions by the end of 2025



CUSTOMER PROFILE

ABOUT	Banco do Brasil is one of the oldest and largest banks in Latin America, serving over 70 million customers across Brazil with a focus on innovation, security, and relationship banking.
INDUSTRY	Financial Services
WEBSITE	www.bb.com.br
LOCATION	Headquartered in Brasília, Brazil
AGENTS	18,000
GOALS	<ul style="list-style-type: none">• Centralize WhatsApp interactions across thousands of agents• Ensure compliance and traceability in regulated environments• Preserve 1:1 customer relationships while enabling team coverage• Scale messaging-based support and sales activity• Build a foundation for AI-driven personalization
PRODUCTS	<ul style="list-style-type: none">• CXone Mpower platform• Digital Experience• Interaction Analytics• Recording• Omnichannel Agent• Performance Management• Quality Management
FEATURES	<ul style="list-style-type: none">• Seamless integration of 600 WhatsApp lines into CXone Mpower• Real-time routing and team-based support workflows• Secure, compliant chat recording and CRM connectivity• Voice message support and future voice calling integration

01 THE BEFORE

Fragmented Channels, Untraceable Conversations

One of the largest banks in Latin America, Banco do Brasil, serves over 70 million people across a vast territory through mobile apps, websites, call centers, email, SMS, social media, and in-person service. Accustomed to flexibility and choice, the bank's customers had already been using WhatsApp as a preferred customer service channel for some time. Personal bankers were managing up to 10,000 clients each on their personal WhatsApp numbers, often addressing sensitive banking needs through private, non-integrated chats and audio messages without any formal oversight.

"We were maintaining great relationships with our clients, but we had zero visibility into what was being discussed in those WhatsApp conversations," said Silvio Sznifer, Principal Engineer of Customer Relationship Platforms at Banco do Brasil.

The company had no way to track, record, route, evaluate, or support these conversations. This created compliance risks, visibility gaps, and service inconsistencies. With over 160 million WhatsApp users across Brazil, this communication channel couldn't be ignored, but the company also couldn't keep allowing it to be used in the shadows.

02 DESIRE TO CHANGE

A Mandate for Compliance and Customer Centricity

Recognizing WhatsApp as Brazil's de facto communication standard, Banco do Brasil knew it had to more formally embrace the channel, but with control, visibility, and compliance.

"We needed a way to scale service and keep that trusted personal touch, while making sure every message was compliant and traceable," said Sznifer.

The goals were clear: centralize all WhatsApp communications, provide full message traceability, allow team-based support (not just 1:1 messaging), and



fully integrate the solution with the NICE CXone Mpower platform and Salesforce CRM. The bank also wanted to preserve the personal, trusted relationships customers had with their bankers while providing backup and continuity across the bank's many teams and regions.

03 THE SOLUTION

A Global First

Working in partnership with NICE, Salesforce, Meta, A5, and other vendors, Banco do Brasil built a one-of-a-kind solution that re-routes WhatsApp messages from individual banker phone numbers into the CXone Mpower environment via Meta's Cloud API.

Customers are still able to send messages to their relationship manager's personal WhatsApp number, but behind the scenes, those messages are being pulled into the bank's secure ecosystem to be recorded and tracked. Once inside the CXone Mpower platform, Omnichannel Routing ensures that WhatsApp messages are distributed intelligently across teams, while Recording and Quality Management provide full compliance and traceability for every conversation. Performance Management and Interaction Analytics tools deliver real-time dashboards and reporting, giving leadership actionable insights on both agent performance and customer trends.

Messages are then visible and trackable in Salesforce and shared across teams via Slack. Slack integration allows

for seamless collaboration, enabling bankers to transfer conversations smoothly without breaking the trusted connection customers have come to expect.

"The customer never sees the switch—it feels personal, but it's powered by enterprise-grade tech," Sznifer explained.

Implementation wasn't without its hiccups, but adoption was fast, thanks to a seamless agent interface and the cultural centrality of WhatsApp across Brazil. Relationship managers can now initiate conversations, escalate to product specialists, offer personalized financial advice, and even conduct sales—all from a centralized system that feels familiar to customers.

"It was a bold vision," said Sznifer. "Nothing like this had been built before at this scale, but we rose to the challenge with our partners."

04 THE RESULTS

Record-Breaking Engagement and Compliance Wins

The transformation took less than a year and reshaped Banco do Brasil's CX landscape. Over 1 million customers are currently served by 16,300 employees across 605,000 monthly interactions. More than 8,000 customer phone numbers that had previously been blocked were recovered and reinstated for communication through Meta-verified authentication, restoring critical contact points. Branches



Case Study

that participated in early adoption reported over 1,600% increases in customer conversations. The private banking segment alone saw interaction growth exceeding 6,200%.

Agent workload was also rebalanced: bankers can now delegate service to teammates when on vacation or away, ensuring no customer is left behind. Internal handoffs are smoother, and service quality is more consistent. Perhaps most importantly, Banco do Brasil now has full compliance visibility into WhatsApp interactions for the first time—a critical milestone for regulated financial institutions.

05 THE FUTURE

Toward Hyper-Personalization and AI-Powered Sales

Banco do Brasil's leadership is not just creating an omnichannel bank, but a deeply human, AI-enhanced relationship model built around Brazil's most trusted communication tool. And they're just getting started.

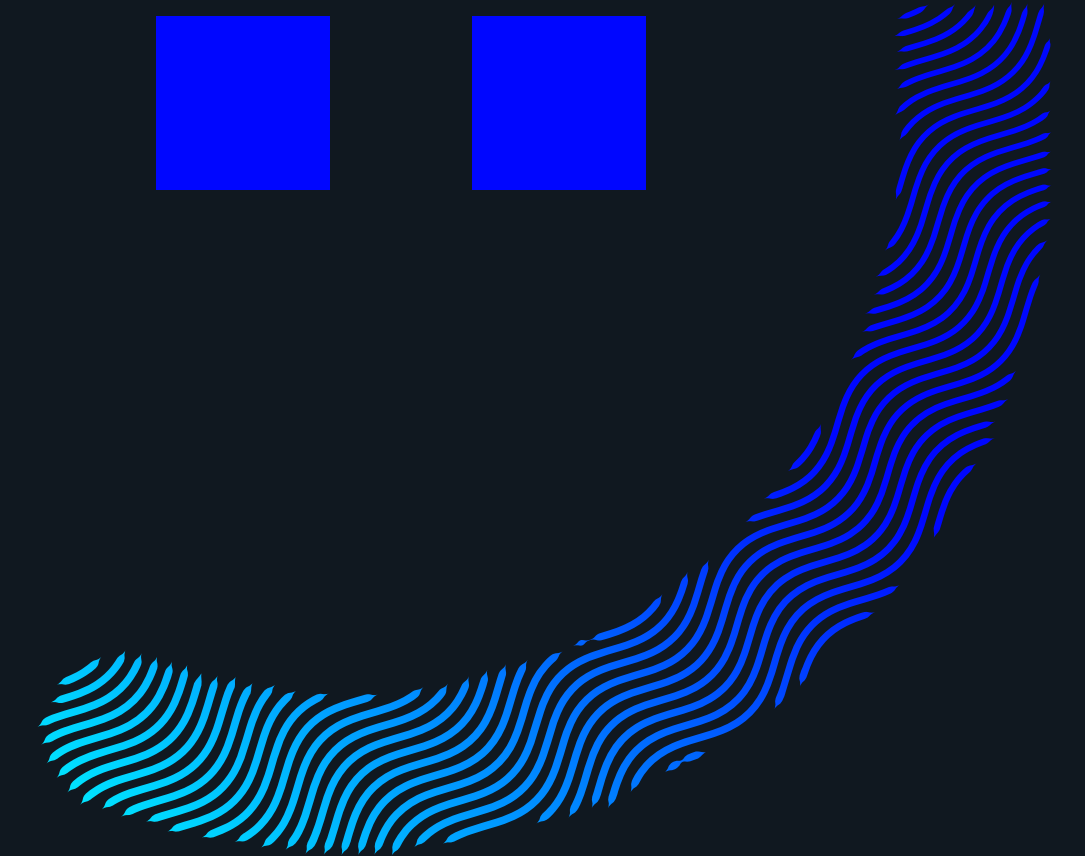
In 2025, the team plans to fully roll out the solution to 34,000 employees and enable over 11 million monthly customer interactions. New use cases include integrated WhatsApp voice calls, AI-based sentiment analysis, and hyper-personalized marketing campaigns based on WhatsApp behavior. By analyzing chat content and connecting it with CRM and purchase data, the bank could offer next-best products, financial advice, and even non-banking recommendations (e.g., pet products after detecting a dog bark in a voice message) in the very near future.

"We're working toward a world where we can offer financial advice, cross-sell products, and even send a birthday greeting—all triggered intelligently through WhatsApp and fed through our integrated system," said Sznifer.



"We challenged the global market to help us find a way to solve our problem, but there was no ready-made solution. Instead, we teamed up with NICE, Meta, and Salesforce and **built a groundbreaking system that's transforming the way we engage with our customers.**"

SILVIO SZNIFER
PRINCIPAL ENGINEER
OF CUSTOMER RELATIONSHIP PLATFORMS
BANCO DO BRASIL



About NICE

With NICE (Nasdaq: NICE), it's never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world's #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center—and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform—and elevate—every customer interaction.

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