

PRESS RELEASE

Kaleyra partners with Fincons to transform digital collaboration in banking for Flowe

Mediolanum Bank's digital challenger, Flowe, selects Fincons and Kaleyra for secure, seamless communicationse.

NEW YORK – 20 December, 2022 – Kaleyra, Inc. (NYSE: KLR) (NYSE American: KLR WS) (“Kaleyra” or the “Company”), a rapidly growing omnichannel business communications platform, has integrated Kaleyra Video, its proprietary audio and video solution, in the mobile application developed for Flowe, Italy's new-age digital bank, to improve customer identification and fraud detection processes. The collaboration was made possible by Fincons Group, a leading international player in IT business consulting, technology, and system integration which has a long-term relationship with Flowe, supporting Mediolanum Group's innovative digital bank across several projects.

Kaleyra Video's capabilities combined with Fincons' support have enabled Flowe to offer a personalized and secure experience. Flowe's bankers can initialize and manage digital collaboration interactions with customers from within their apps to lead banking operations, processes and transactions into a secure and trustworthy environment to prevent and avoid fraud.

The branded calls sent from Flowe's own app help customers immediately recognize a contact request coming from bank staff, improving the response rate and reinforcing trust in their services. Flowe's name, logo, and colors appear on the customers' mobile screens when they receive a call from one of the representatives. This visibility assures customers that the communication is safe and not at risk of vishing attacks.

Through the Kaleyra Video click-to-call feature, users can connect with the bank in just one click from Flowe’s app and don’t have to disclose any personal data. All the communications between Flowe and its customers run directly through Flowe’s app, and customers don’t have to use any external software or switch devices, also ensuring an outstanding user experience.



Flowe’s commitment towards providing its customers with safe and sustainable services is commendable. We thank Fincons for connecting us and enabling this collaboration. We are very happy to be a part of Flowe’s mission. We look forward to extending our association with them and enabling them to use Kaleyra Video for customer care purposes as well.

Mauro Carobene
Executive Vice-President & Chief Business Officer at Kaleyra



Fincons Group strongly believes in innovation and connecting clients with potential providers in our network, we have a long-standing and positive relationship with both Flowe and Kaleyra, and we knew Kaleyra Video would be the perfect fit for Flowe’s new app. The importance of cybersecurity and privacy, especially in the banking and financial services sector is growing, and focusing on providing more secure and recognizable communication channels between advisors and clients is the way forward.

Giuliano Altamura
General Manager Global Financial Services and Insurance Business Unit
& Country Manager UK

About Fincons

With 40 years of experience in the IT sector, Fincons is an award-winning system integration and business consulting company, providing a broad range of services and solutions in strategy, digital, technology, and operations to a diverse range of industries. In particular, in the Financial Services sector, Fincons has long-term and successful relationships with the main international software vendors, providing customized solutions for different business processes and supporting its clients during their digital transformation process.

Fincons Group has built its reputation on foreseeing and interpreting new business models and the rapid evolution of IT systems, building a complete range of services: from research and consulting to design and IT development, from system integration of leading vendor software solutions right up to application management, structuring the digital transformation of any size of businesses. The Group has ongoing collaborations with businesses, public institutions, research centers, and universities through its Innovation Lab.

About Flowe

Flowe is a Benefit company, BCorp and Carbon Neutral of the Mediolanum Group, which aims to educate young people in terms of innovation and economic, social and environmental sustainability. In this age of infinite possibilities, most people are not sure what to do when feeling stuck or anxious, so Flowe create an app that empowers them to move forward, take control of their life and their finances and build a happier future. Flowe believes that, just as oceans can change drop by drop, so can our world and our society – one person at the time.

“We love empowering people to live a meaningful, sustainable and happy life”, through this statement, Flowe wants to help people live better and in a more sustainable way, fighting the climate crisis and reducing the impact generated by their actions. Flowe is a payment account that not only helps its users to monitor the CO2 produced by their purchases, but compensates for it by planting trees in Guatemala.

Through its mobile app and growing partner ecosystem, Flowe aims to build a world where individual BetterBeing translate into common good.

About Kaleyra

Kaleyra, Inc. is a global group providing mobile communication services to financial institutions, e-commerce players, OTTs, software companies, logistic enablers, healthcare providers, retailers, and other large organizations worldwide.

Kaleyra today has a customer base of 3800+ companies spread around the world. Through its proprietary platform and robust APIs, Kaleyra manages multi-channel integrated communication services, consisting of messaging, rich messaging and instant messaging, video, push notifications, e-mail, voice services, and chatbots.

Kaleyra's technology makes it possible to safely and securely manage billions of messages monthly with over 1600 operator connections in 190+ countries, including all tier-1 US carriers.