ENRICH® Branded Messaging for Banks and Credit Unions

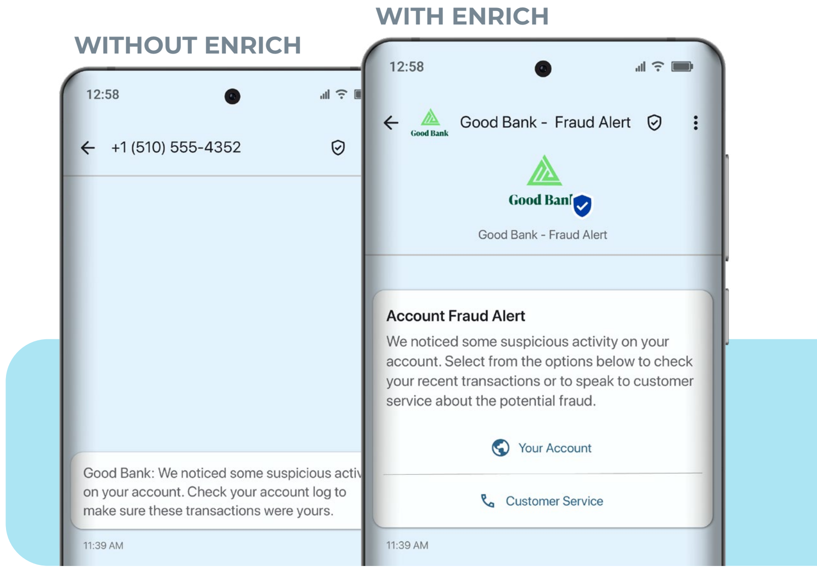
Use Cases, Tips, and Real Message Examples

FIRST ORION

ENRICH® Branded Messaging

For Banks and Credit Unions

Banks and Credit Unions send high-stakes texts like fraud alerts, payment notices, and expiring loan offers, all asking the recipient to trust an unknown sender and act fast. Standard SMS gives members nothing to go on: a text from an unfamiliar number looks identical whether it's from a fraud team or a scammer. Members know this, which is why credit unions now warn that even texts from a real number can be spoofed and shouldn't be trusted on caller ID alone. This is the exact trust gap First Orion built ENRICH® Branded Messaging to close.



What Makes ENRICH Different From Regular SMS

Most banks and credit unions texting today runs on SMS, a channel limited to 160 characters of plain text with no sender verification and no visual identity. Customers receiving SMS from businesses see a number, or at best a short alphanumeric sender ID, with no confirmation of who it actually belongs to.

First Orion's ENRICH operates on RCS, a modern messaging standard supported on all Android devices and iOS 18.1 and above, across all major U.S. carriers. The difference in customer experience is significant:

Verified Sender Identity

Your business name and logo appear with every message, so customers know who's reaching out before they read a word.

Two-way Conversations

Customer replies route back to your systems via webhook, enabling real dialogue rather than one-way broadcasts.

Rich Media Support

High-resolution images, product carousels, and media attachments replace plain text.

Native Delivery

Messages arrive in the customer's default messaging app with no app download, no login, no friction.

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Why RCS Matters for Banks and Credit Unions

When it comes to financial planning, money transfers, and loan information, members want to hear directly from their institution. This preference exists because financial communications have historically been hard to verify, and members have learned to be suspicious by default.

Branded messaging does not replace the value of a verified phone call, but it extends the same verified-identity model into text, so a fraud alert sent via ENRICH carries the same trust signal a branded call already provides through First Orion's INFORM® Branded Calling solution. Communications that display verified branding and authentication see higher response rates, which matters most for fraud alerts, payment reminders, and account updates specifically.

This is also why First Orion has expanded identity verification partnerships in financial services more broadly, including one with Glia that combines Call Authentication and spoof protection with Glia's Banking AI platform to reduce fraud and strengthen customer trust. ENRICH extends that same identity-first approach from voice into messaging.

Common ENRICH Use Cases for Banks and Credit Unions

Fraud Alerts

A branded, verified message a member can trust on sight, with the ability to reply and confirm or flag a transaction in real time.

Payment Reminders

Loan payments, credit card due dates, or overdraft notices delivered with the institution's name and logo, reducing the chance a member mistakes it for spam.

Account Updates

Statement availability, rate changes, or loan offer follow-up delivered as rich, branded messages.

Two-way Servicing Conversations

Member replies route directly into the institution's service queue through First Orion's webhook integration.

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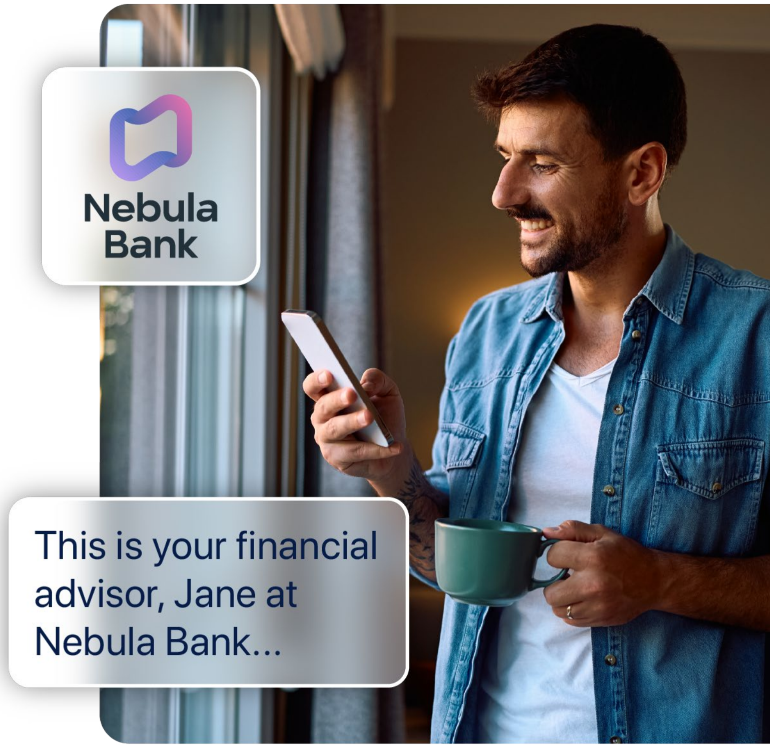
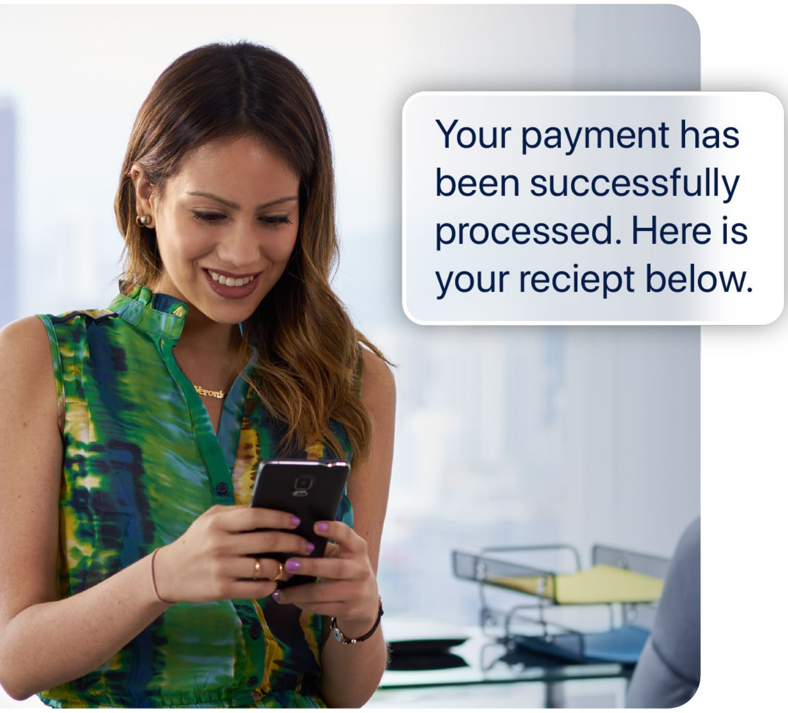
Tips for Using ENRICH

Lead with verification, not urgency. Fraud alerts and payment reminders work best when the message opens by confirming who is sending it, not by pushing the member to act immediately. Verified branding does that work automatically, so the copy itself can stay calm and factual.



Keep the ask to one action. Each message should point to a single next step: confirm a charge, view a due date, or reply with a question. Stacking multiple asks in one message dilutes the response rate and makes the message harder to act on from a phone screen.

Use rich media with a purpose, not for decoration. A logo builds trust. A product carousel helps with loan offers or account updates. Reserve heavier visuals for messages where they clarify something and keep fraud alerts and payment notices visually simple, so the message reads fast.



Write for the reply, not just the send. Since ENRICH supports two-way conversation, draft messages assuming the member will respond. A payment reminder that ends with "Reply YES to confirm receipt" routes cleanly into a servicing queue; one that dead-ends creates a support ticket instead.

Match tone to stakes. Fraud alerts should read urgent but not alarming. Payment reminders should read informative, not punitive. Account updates can be warmer and more promotional. Treating every message with the same tone undercuts the ones that actually need attention.

Test on both platforms before launch. RCS renders slightly differently across Android and iOS 18.1+. Confirm logo placement, action buttons, and character limits look right on both before sending to a full member list.

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Example Messages for Retail

Dispatch Confirmation
[Brand Logo] Crestwood Home: Your order is confirmed. Order #84210 has been placed and is being prepared. Estimated delivery: Thursday, June 12. [View Order Details]

Driver Arrival Alert
[Brand Logo] Harbor Threads: 24-hour sale starts now. 30% off all summer styles, today only. [Shop the Sale]

Proof of Delivery
[Brand Logo] Maple Rewards: You're 150 points away from a $10 reward. Here's what you can redeem now. [View My Rewards]

Failed Delivery / Redelivery
[Brand Logo] Grove Supply Co.: Your order is ready for pickup at our Midtown location. Store hours: Mon–Sat 9am–8pm. Reply with any questions. [Get Directions]

Delivery Instructions Request
[Brand Logo] Fenwick & Co.: Thanks for your recent purchase. How did we do? Your feedback helps us improve. [Leave a Review]

Food Order Status Update
[Brand Logo] Linden Athletic: You recently picked up the Trail Runner 4. Customers who love it also love the Terrain Pack and Merino Crew Sock. [See the Collection]

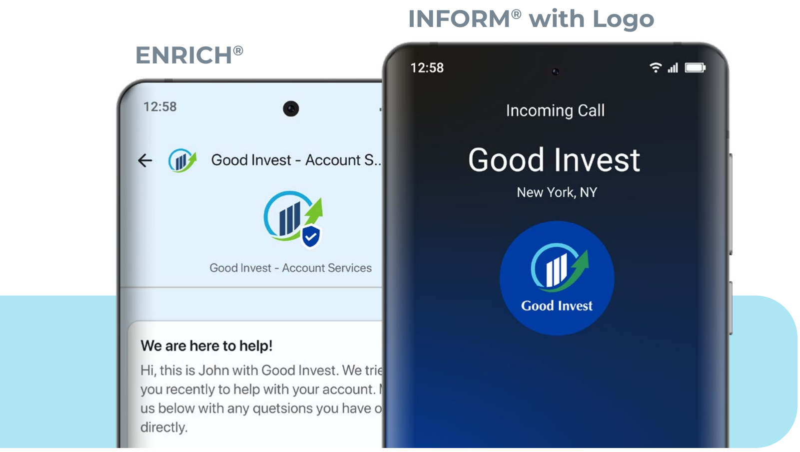
ENRICH Branded Messaging FAQs

Is ENRICH Branded Messaging secure enough for fraud alerts?

Yes. ENRICH verifies sender identity before delivery and confirms the recipient's device supports RCS, reducing the spoofing risk that makes plain SMS unreliable for sensitive financial communications.

Does ENRICH require members to download a new app?

No. Messages deliver directly into the native messaging app already on a member's phone, on supported Android and iOS (18.2+) devices.



Why Should Banks and Credit Unions Uses ENRICH and INFORM Branded Calling together?

INFORM with Logo brands outbound phone calls with a verified name, logo, and call reason. ENRICH applies that same verified-identity model to text messaging over RCS, and the two can work together for a unified branded experience across voice and messaging.

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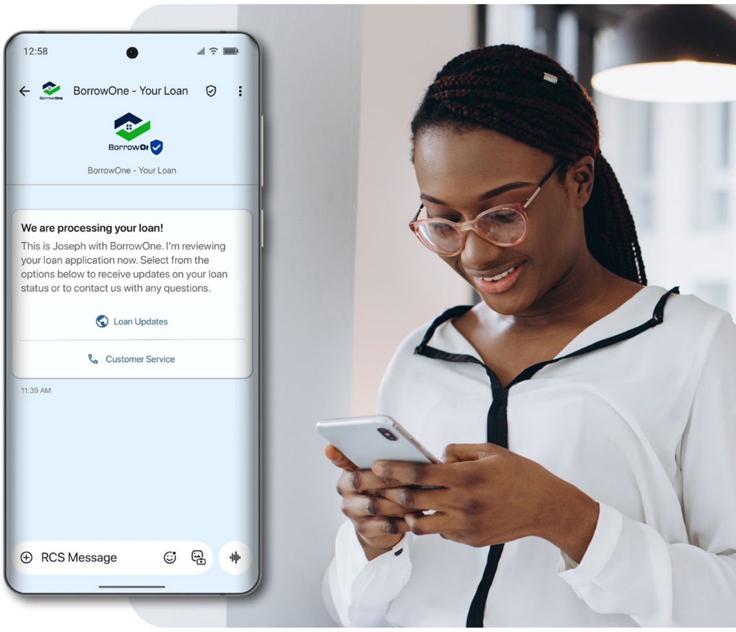
Getting Started

ENRICH integrates through First Orion's API, with an onboarding process designed to minimize technical lift. Once your sender identity is verified, messages go out through your existing systems and customer responses route back via webhook.

For banks and credit unions that already use INFORM® Branded Calling, ENRICH extends that branded communication strategy into the messaging channel, managed through a single provider across all three major U.S. carriers.

Ready to stop blending in with the anonymous texts customers ignore? ENRICH is the channel to make every message one worth opening.



Start Building Trusted Customer Conversations With ENRICH Today.