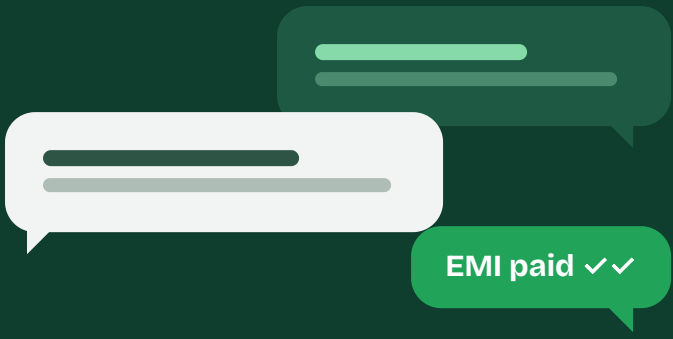
SAMWAD

WHITEPAPER · FINANCIAL SERVICES · 2026



Reminders, Renewals and KYC on WhatsApp for Lenders and Insurers

How Indian lenders, NBFCs and insurers use WhatsApp to qualify enquiries, collect documents, send EMI and premium reminders and handle renewals, all in one chat.

---

5 stages
The customer journey, from enquiry to renewal

3 automations
The first ones to switch on, step by step

6 metrics
A scorecard for collections and service

30 days
A week-by-week launch plan

samwad.tech

Arpneet AI Technologies Pvt. Ltd. · Built in India

EXECUTIVE SUMMARY

A missed EMI or a lapsed policy often starts with a reminder nobody saw.

Lenders and insurers in India send reminders by SMS, email and call centre. Customers miss them, documents arrive in parts, and renewals slip past the due date.

This guide shows how to run the customer journey on WhatsApp with SAMWAD: five stages from enquiry to renewal, the first three automations, sample templates and a 30-day plan. Check all customer-facing wording with your compliance team.

In this guide

- The five-stage customer journey, with one number to watch at each stage
- Three automations: document collection, EMI or premium reminders and renewals
- Sample Utility and Marketing templates, with buttons
- A scorecard, common mistakes and a 30-day plan

WHY NOW

The case for WhatsApp

$937B

retail credit in India as of FY25 (₹82 lakh crore), per Crisil Intelligence[1]

391M

policies issued by general, health and specialised insurers in FY25[2]

Sources. 1. IBEF (India Brand Equity Foundation), Financial Services in India, 2026, citing Crisil Intelligence, ibef.org/industry/financial-services-india. 2. IBEF, Indian Insurance Industry, 2026, ibef.org/industry/insurance-sector-india.

The usual way

SMS, email and call-centre follow-up. Reminders arrive as one more SMS. Documents come in by email, a few at a time. Agents chase the same customers by phone every month.

On WhatsApp

One chat, enquiry to renewal. YARA answers product questions, documents come in through a WhatsApp form, reminders link to your payment page, and service questions reach your team.

THE FRAMEWORK

The customer journey on WhatsApp

Most lenders and insurers use WhatsApp for one step, usually reminders. Run all five stages in one chat and each customer's questions, documents and payments sit in one thread.

See the full customer journey:
samwad.tech/industries/whatsapp-for-financial-services

Stage 01

Enquiry

A prospect asks about a loan, policy or rate.

SAMWAD: YARA answers product, rate and process questions; asks amount, income, city and product; good leads go to sales. The Voice AI Agent takes WhatsApp calls.

Watch: Enquiries qualified on the same day

Stage 02

Documents

The application needs papers.

SAMWAD: A document checklist; uploads through a WhatsApp form; reminders until the file is complete.

Watch: Days to a complete file

Stage 03

Repayment

An EMI or premium is due.

SAMWAD: Reminders before the due date with a link to pay on your own payment page; questions go to service.

Watch: Payments made by the due date

Stage 04

Renewal

A policy, loan or card is up for renewal.

SAMWAD: Renewal reminders; policy documents and statements as PDFs; receipts after payment.

Watch: Renewal rate

Stage 05

Offers

A good customer may need more.

SAMWAD: Pre-approved offers, top-ups and new products for opted-in customers only; you choose who gets each offer.

Watch: Offer take-up among opted-in customers

DESIGN RULE

Remind before the due date, not after. A clear reminder with a pay link is a service; a late one feels like collections.

PLAYBOOK

The first three automations to switch on

01 · Documents

Documents

Trigger: an application is created.
Message: the checklist and an upload form in WhatsApp.
Next: reminders until the file is complete.

Watch: days to a complete file

02 · Repayment

Due-date reminder

Trigger: a few days before the due date.
Message: amount, due date and a link to your payment page.
Next: a receipt after payment.

Watch: payments made by the due date

03 · Renewal

Renewal reminder

Trigger: a policy, loan or card nears renewal.
Message: the date, the policy PDF and a renew link.
Next: a receipt and new documents in the chat.

Watch: renewal rate

SAMPLE TEMPLATES

What the messages look like

Illustrative examples. Each {{1}}, {{2}} is a variable filled in for each customer.

ILLUSTRATIVE

Hi {{1}}, your EMI of {{2}} for loan account ending {{3}} is due on {{4}}. Tap below to pay on our payment page.

Pay now

Talk to us

Utility template · emi_due_reminder

ILLUSTRATIVE

Hi {{1}}, we still need {{2}} to process application {{3}}. Tap below to upload it.

Upload document

Will a photo of my PAN card work?

Utility template · documents_pending

ILLUSTRATIVE

Hi {{1}}, you may be eligible for a top-up loan. Tap below to check your offer. T&C apply.

Check my offer

Stop updates

Marketing template · topup_offer (opted-in only)

Which template is which

Document, EMI, premium and renewal reminders are **Utility** templates: account information only, no offers. Top-ups, pre-approved offers and new products are **Marketing** templates, sent only to customers who opted in. After a customer messages you, you can reply freely for 24 hours; then you need an approved template.

Check template wording with your compliance team. Never ask for OTPs, passwords or card numbers in the chat.

WHAT GOOD LOOKS LIKE

What good looks like

Track a few numbers from week one, so you can see what WhatsApp is doing for documents, repayments and renewals.

Your scorecard

On-time payments — Monthly

Payments made by the due date ÷ payments due

Days to a complete file — Weekly

Average days from application to all documents received

Renewal rate — Monthly

Renewals completed ÷ renewals due

Same-day qualification — Weekly

Enquiries qualified on the day ÷ all enquiries

Service handovers — Weekly

Chats handed to the team ÷ all chats

Opt-out rate — After each campaign

Opt-outs ÷ marketing messages sent

Common mistakes

- Sending the first reminder after the due date instead of before
- Mixing offers into EMI or renewal reminders
- Asking for OTPs, passwords or card numbers in the chat
- Sending offers to customers who never opted in

Check with compliance

SAMWAD sends the messages; your team decides what they say. Agree reminder timing, wording and who receives offers with your compliance team before you go live.

YOUR FIRST 30 DAYS

A 30-day launch plan

WEEK 1

Connect and approve

Connect your WhatsApp Business number. Agree wording with compliance. Submit reminder and document templates to Meta.

WEEK 2

Collect documents

Switch on the document checklist, the upload form and reminders until the file is complete.

WEEK 3

Remind before due

Switch on EMI and premium reminders with a link to your payment page, and receipts after payment.

WEEK 4

Renewals and service

Add renewal reminders and PDFs. Turn on YARA for product questions, with handover to service. Review the scorecard.

Before week 1: your systems

Connect your loan or policy system through ready-made integrations, the API, webhooks or Zapier, so due dates and payments trigger the right message. Keep your payment page; reminders link to it.

BEFORE YOU GO LIVE

Consent and content checklist

- [ ] **Opt-in:** ask at onboarding or in the chat, say what you'll send, and keep a record.
- [ ] **Template categories:** document, EMI, premium and renewal reminders as Utility; offers as Marketing.
- [ ] **Opt-out:** add a "Stop updates" button to Marketing templates and act on it straight away.
- [ ] **Quiet hours:** send reminders and offers in the daytime, not late at night or early in the morning.
- [ ] **Handover:** disputes, hardship requests and complaints go to a person with the full chat.

Five questions to ask any WhatsApp platform

1. Is it built on the official WhatsApp Business API?
2. Can customers upload documents in the chat?
3. Can reminders link to our own payment page?
4. Can the AI agent hand a customer to service with the full history?
5. Will someone help me write templates and get them approved?

Send your first EMI reminder on WhatsApp this week.

Book a demo and we'll set up your first automation from this guide with you, or start a free trial.

Demo calendly.com/avaneet-techelligenceai/book-a-demo
Trial app.samwad.tech/register
Email portal@samwad.tech
Phone +91 77668 81755