

New Prefix, New Reality.

The 1600 mandate by TRAI changes the number, not customer behaviour. To improve call answerability, BFSI institutions must move beyond compliance and re-engineer the voice channel with identity, context, and relevance.

1600 changed the number. **This playbook changes the outcome.**

While designed to formalise legitimacy and separate service from spam, early data suggests a 1600 prefix alone **doesn't guarantee higher response rates**.

Status Quo

Most institutions are still transitioning and have not fully stabilised in a "1600-native" environment. **Three main factors drive this migration:**



Compliance

Meeting mandatory timelines.



Economics

Managing the shifting economics of voice traffic.



Continuity

Ensuring uninterrupted customer reach.

Transitioning is just the first step. Long-term success in the 1600 era won't be driven by the technology itself, but by how effectively the BFSI sector uses this dedicated channel to rebuild customer trust and **reshape engagement behaviour**.

Prefix ≠ Performance

The 1600 prefix isn't just a new number; it's a complete reset of BFSI communication. Think 1600 guarantees pick up? This playbook will force you to think again.

The playbook covers:

Implementation Realities

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Engineering Call Answerability

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Service Call Use Cases

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Right Engagement and Metrics

Pg 12

The Strategic Reset for BFSI Leaders

Pg 15

The Early Migration Landscape.

Early migration phases consistently reveal structural and operational frictions that extend **beyond number provisioning**.

Fragmented Calling Architecture



Legacy, multi-vendor telephony environments built over years of expansion don't naturally fit the 1600 allocation model. As a Customer Experience leader from the BFSI sector, you must redesign the number strategies from scratch, rather than copying existing structures.

Technology and Platform Dependency



System readiness varies across dialers, enterprise telephony platforms, and routing configurations. As a result, migration challenges are often driven by integration dependencies, testing requirements, and configuration changes, not just by number provisioning.

Coordination and Sequencing Constraints



Tight regulatory timelines create pressure on planning and sequencing. Circle-wise allocation rules and documentation processes can introduce delays, particularly for institutions managing multi-region deployments.

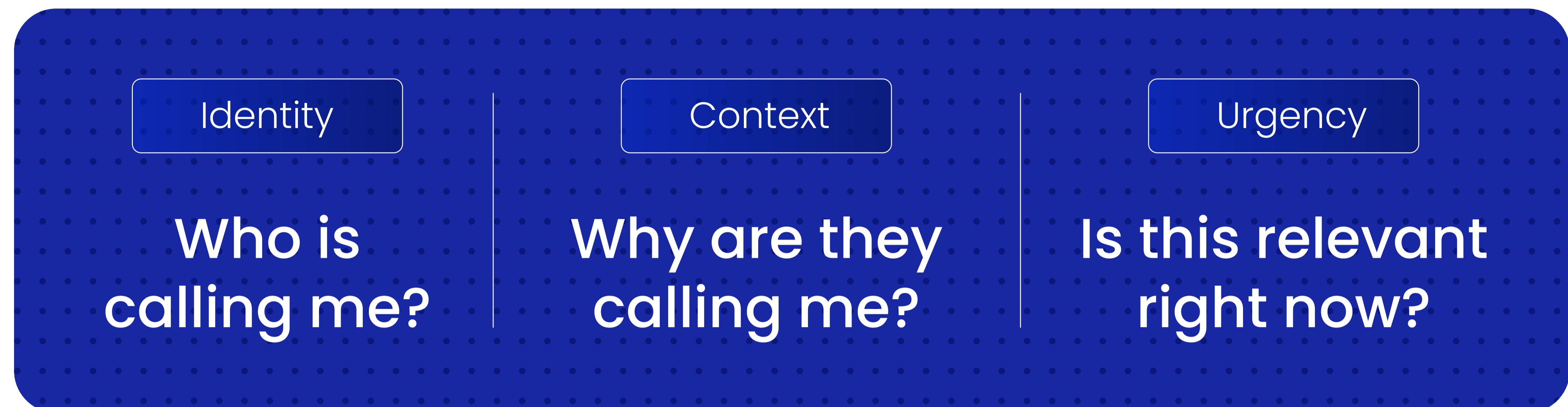
Third-Party Ecosystem Alignment




Outsourced contact centres, collections partners, and agencies form a critical yet often inconsistent layer. Identity governance gaps and routing misalignment at this stage directly affect customer perception.


Legitimacy allows the call. It does not prompt the answer.


This does not reflect a failure of the mandate but pinpoints **the “split-second-psychology”** a customer navigates before answering.




Trust frameworks validate legitimacy, but they do not eliminate uncertainty. **Here's why.**

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Historical Conditioning
Spam exposure has hardwired distrust in customers, and a new prefix doesn't override it. End-users rarely distinguish 1600 numbers from regular 10-digit calls. Every unsolicited ring still reads as a potential risk.
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Technical Limitations of the 1600 Series
1600 numbers are strictly outbound-only, customers cannot call back, even when they want to. That lack of reciprocity widens the trust gap. A one-way channel cannot build a credible relationship.
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Identity Ambiguity
Compliance with the 1600 series confirms a call is “legal”, but it does not automatically establish brand recall or functional clarity. In the absence of visible identity cues, calls may still be perceived as indistinguishable from the noise.
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Context Deficiency
Voice channels lack built-in “previews.” When the call intent is unclear, customers default to avoidance.



The challenge deepens when a single 1600 series is used across multiple enterprises.

Engineering Call Answerability in the 1600 Landscape

Bridging the gap between compliance and connection requires a strategic focus on five engagement drivers .

Identity

Trust is displayed, not inferred. 79% of customers avoid calls from unrecognised numbers. Verified Business Identity, brand name, logo and green badge transforms a suspicious intrusion into a recognised service touchpoint.

01

Context

Reducing Cognitive Friction. Uncertainty is the primary enemy of answerability. Explicit Call Reason powered by Gen AI signals intent before the call is answered in the customer's own language. No friction. No misinterpretation.

02

Call Personalisation

Making Outreach Customer-Aware. Labels, call descriptors, and interaction cues adapted in real time-based on customer journeys from CEPs or CRMs. Strategic dialling becomes intelligent, customer-aware outreach.

03

Intelligence

Aligning Timing and Relevance. Calls triggered by behavioural signals, lifecycle stages, or customer intent are perceived as helpful, not intrusive. Intelligence-driven timing elevates voice from interruption to service.

04

Continuity Mechanisms

Missed calls are no longer dead ends. Customers can request callbacks, explore verified profiles, or re-engage at their convenience. Contextual cross-sell surfaces align with customer needs, not campaign pressure.

05

How Call Answerability Can be Applied to **Different Service Use Cases**

Onboarding and Early Lifecycle

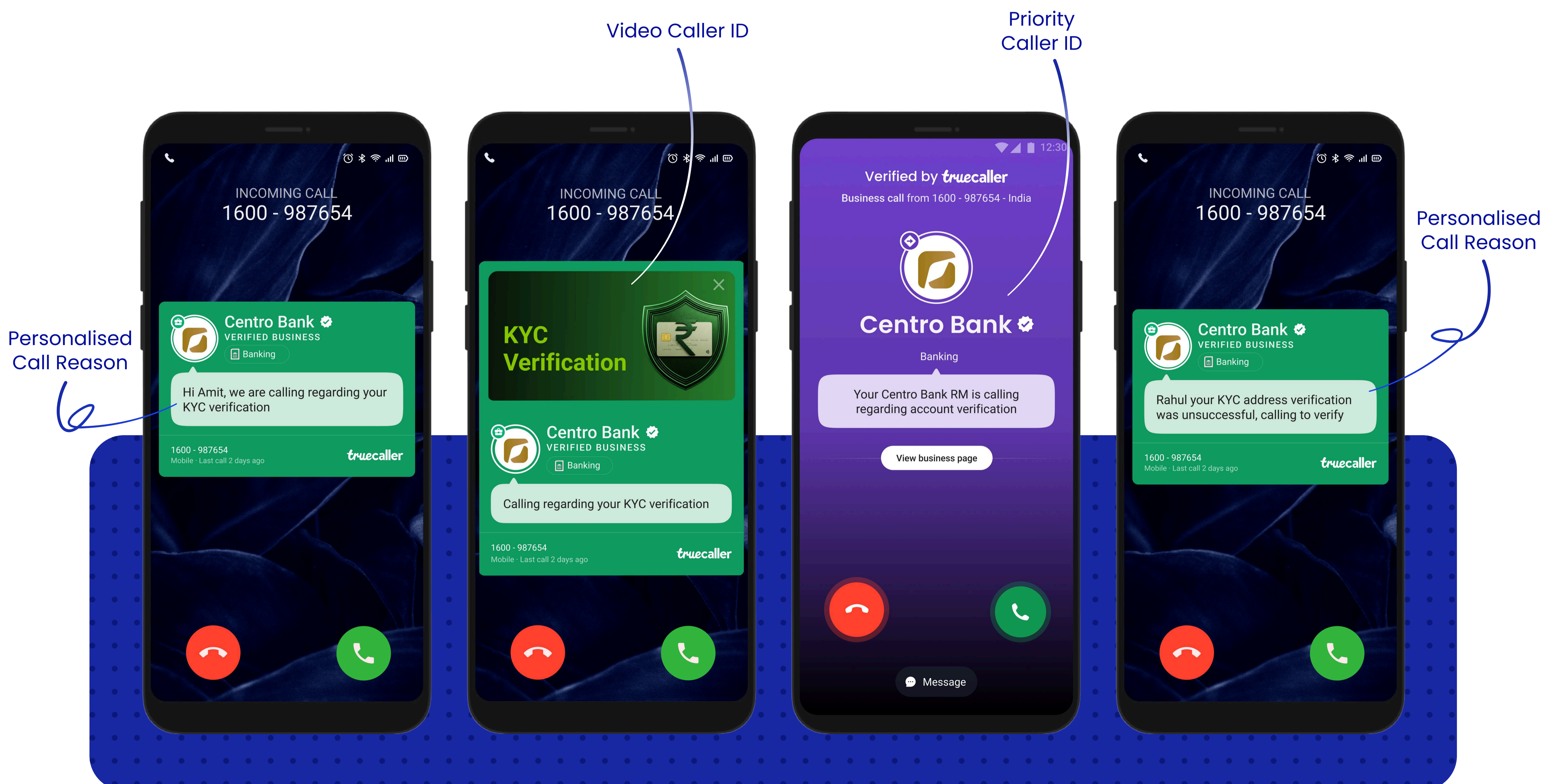
Onboarding journeys remain heavily dependent on voice interactions for verification, activation, assistance, and issue resolution. However, these calls continue to appear as generic outreach attempts with limited visible cues about the caller's identity or purpose.

Challenges

- ✓ Calls appear without strong identity markers
- ✓ Customers lack clarity regarding call intent
- ✓ Hesitation delays verification and activation milestones, causing customer frustration
- ✓ Repeated attempts increase suspicion rather than trust

Solution

- ✓ Verified caller identity visible on all service calls
- ✓ Personalised contextual call reasons powered by Gen AI, establishing intent clearly
- ✓ Additional relevance with video content during incoming calls



Collections and Payment Resolution

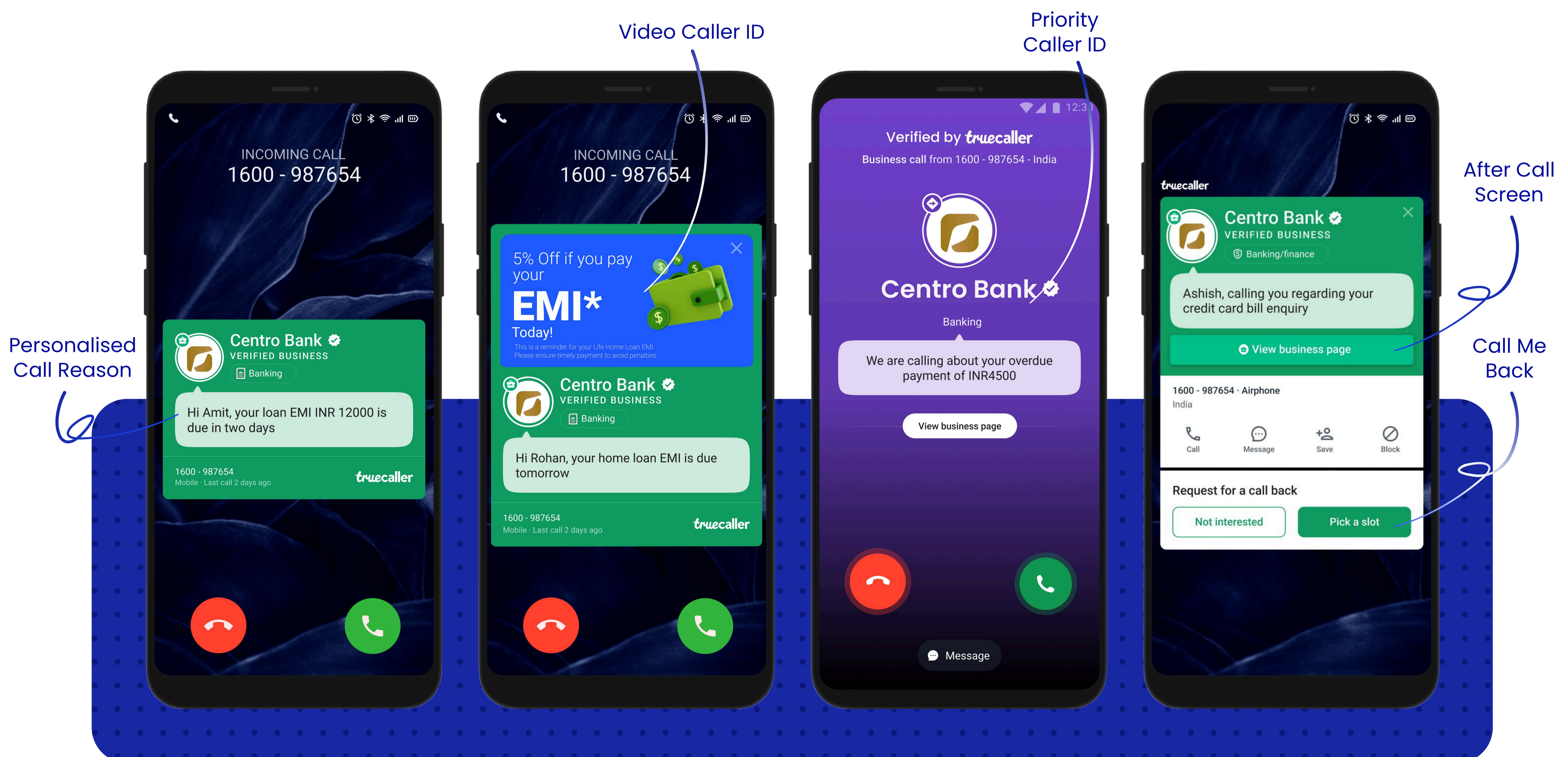
Collections teams often make large volumes of outbound calls to maximise reach. As a result, customers often receive repeated calls without a clear reason. Even when the calls are legitimate, response rates remain inconsistent, and many customers hesitate to answer.

Challenges

- ✓ Customers often associate unknown calls with pressure or nuisance
- ✓ Calls may come in public or work settings, making sensitive conversations difficult
- ✓ Lack of clear context leads to defensive avoidance
- ✓ Repeated dialling increases rejection behaviour
- ✓ Low pickup rates reduce operational efficiency

Solution

- ✓ Verified identity during calls
- ✓ Explicit call reason powered by Gen AI, signalling payment reminders, assistance, or resolutions
- ✓ Call-Me-Back functionality to restore two-way engagement and give customers control over timing
- ✓ Video Caller ID to visually reinforce brand identity and build immediate trust



Insurance, Renewals and Retention Interactions

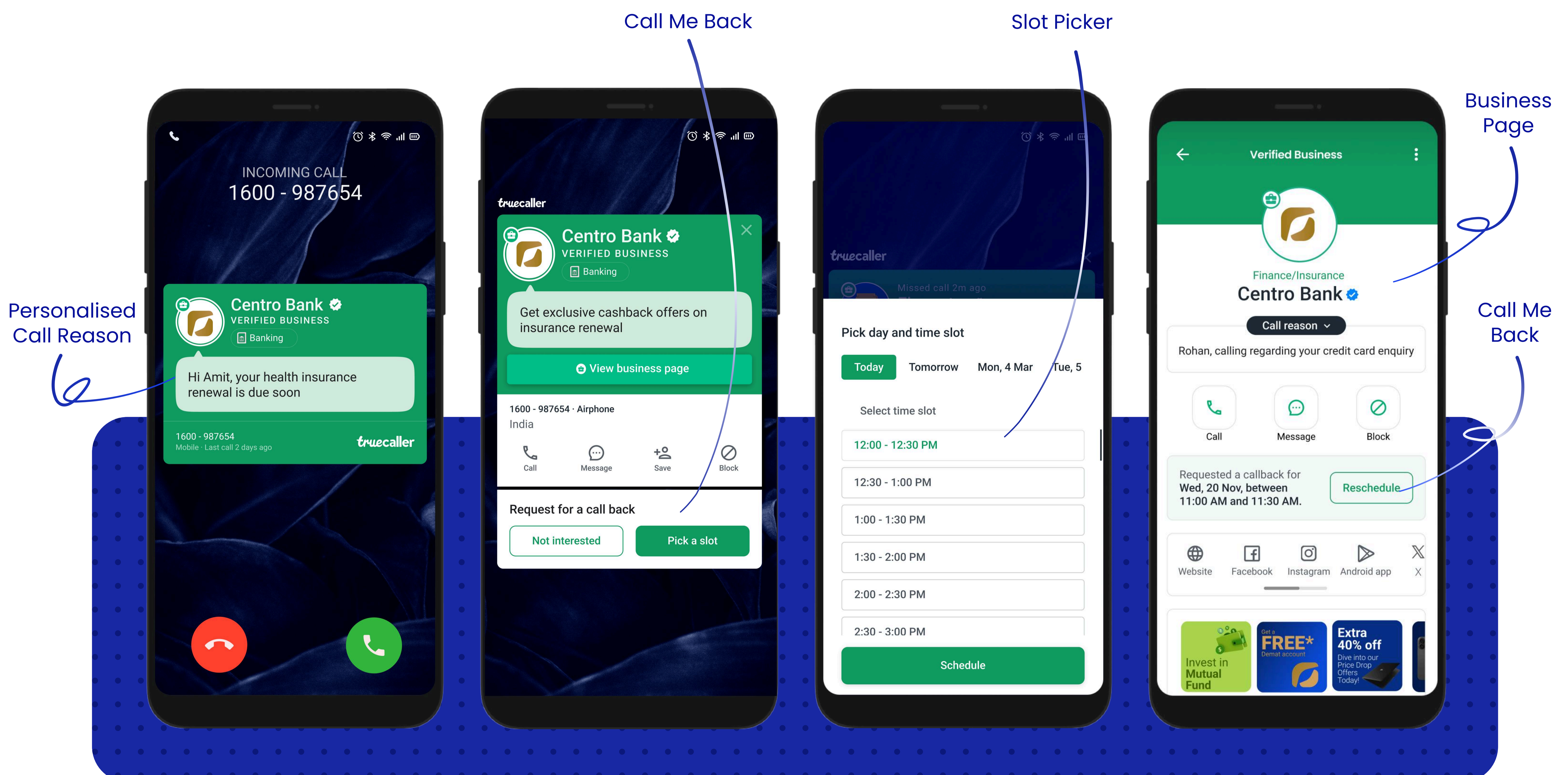
Retention calls – such as renewals, policy updates, alerts, or service support – rely on timely customer engagement. However, many of these calls go unnoticed because customers cannot clearly identify the caller.

Challenges

- ✓ Customers question caller authenticity
- ✓ Legitimate calls resemble spam patterns
- ✓ Time-sensitive communication loses effectiveness

Solution

- ✓ Verified brand presence at the interaction surface
- ✓ Personalised call reason powered by Gen AI, showing relevant customer details, such as the customer's name, EMI amount, etc.
- ✓ Reinforce credibility with an authentic Business Page having a central callback number
- ✓ Video Caller ID to showcase other related products and services



Addressing Missed Opportunities

Traditional voice systems treat interactions as binary events:

Answered → Engagement occurs
Missed → Opportunity degrades

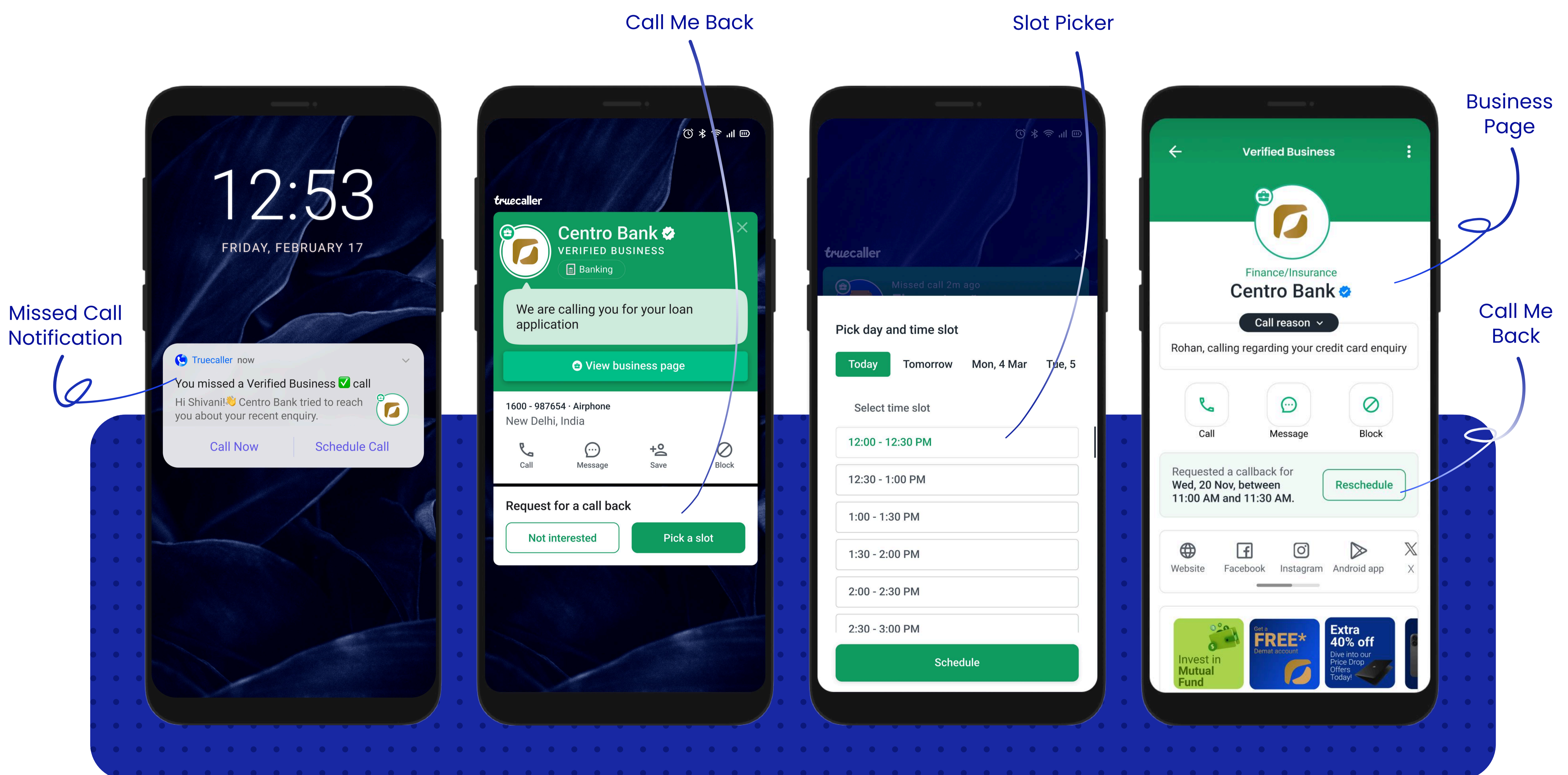
Missed calls frequently trigger inefficient redialing cycles with diminishing returns.

Challenges

- ✓ Lost engagement momentum
- ✓ Escalating repetition costs
- ✓ Increased customer fatigue and poor customer experience
- ✓ Reduced response probability

Solution

- ✓ Call-back pathways
- ✓ Scheduling options with call me back
- ✓ Persistent brand presence beyond missed attempts
- ✓ Missed call notifications to enable re-engagement with actionable Call-to-action buttons



How you can drive
**engagement beyond
calls and SMS**

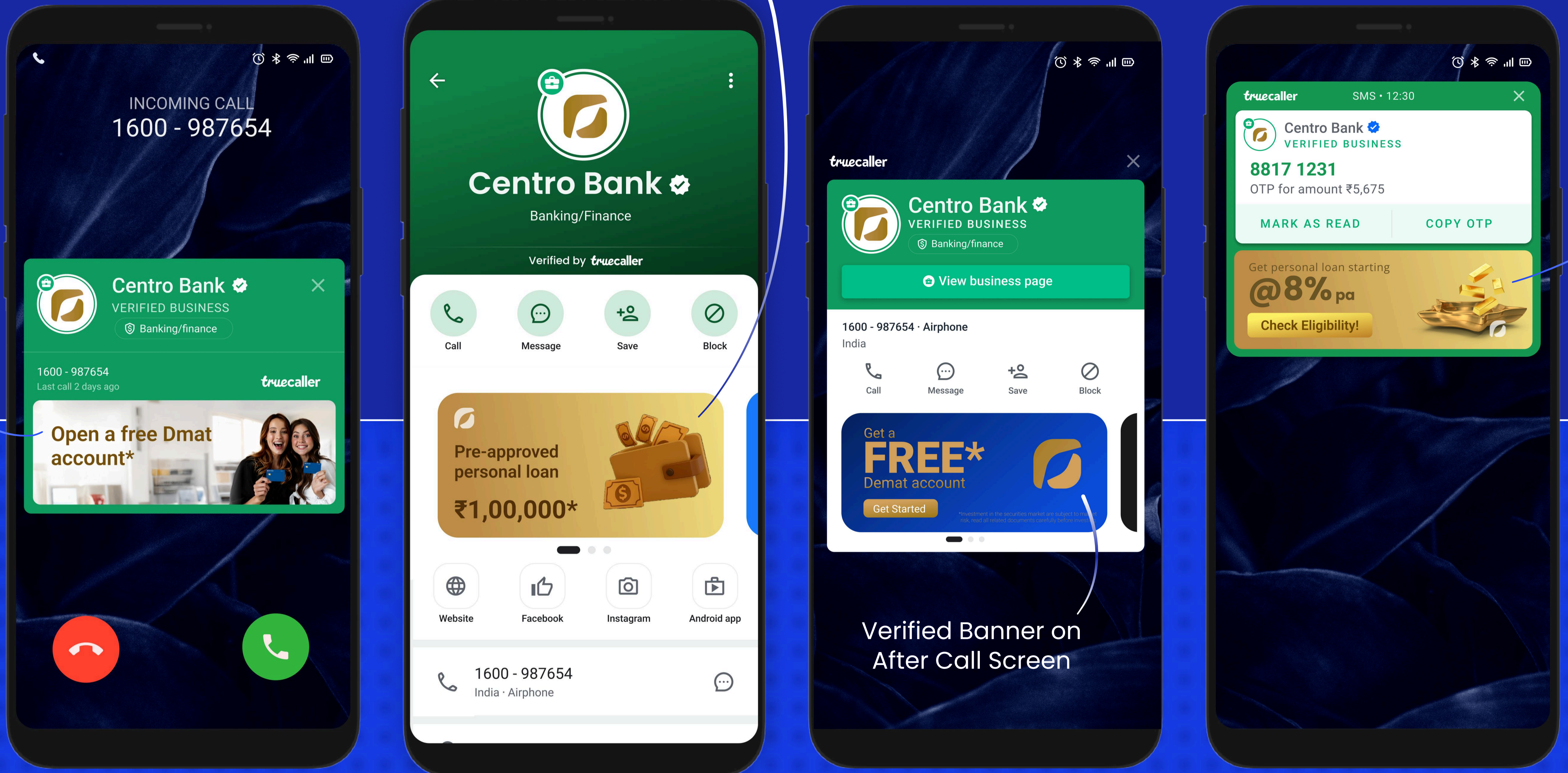
Verified Banners

Unlock the power of impressions and engagement with **Verified Banners**

Verified Banner on Business Page

Verified Banner on Verified SMS

Verified Banner



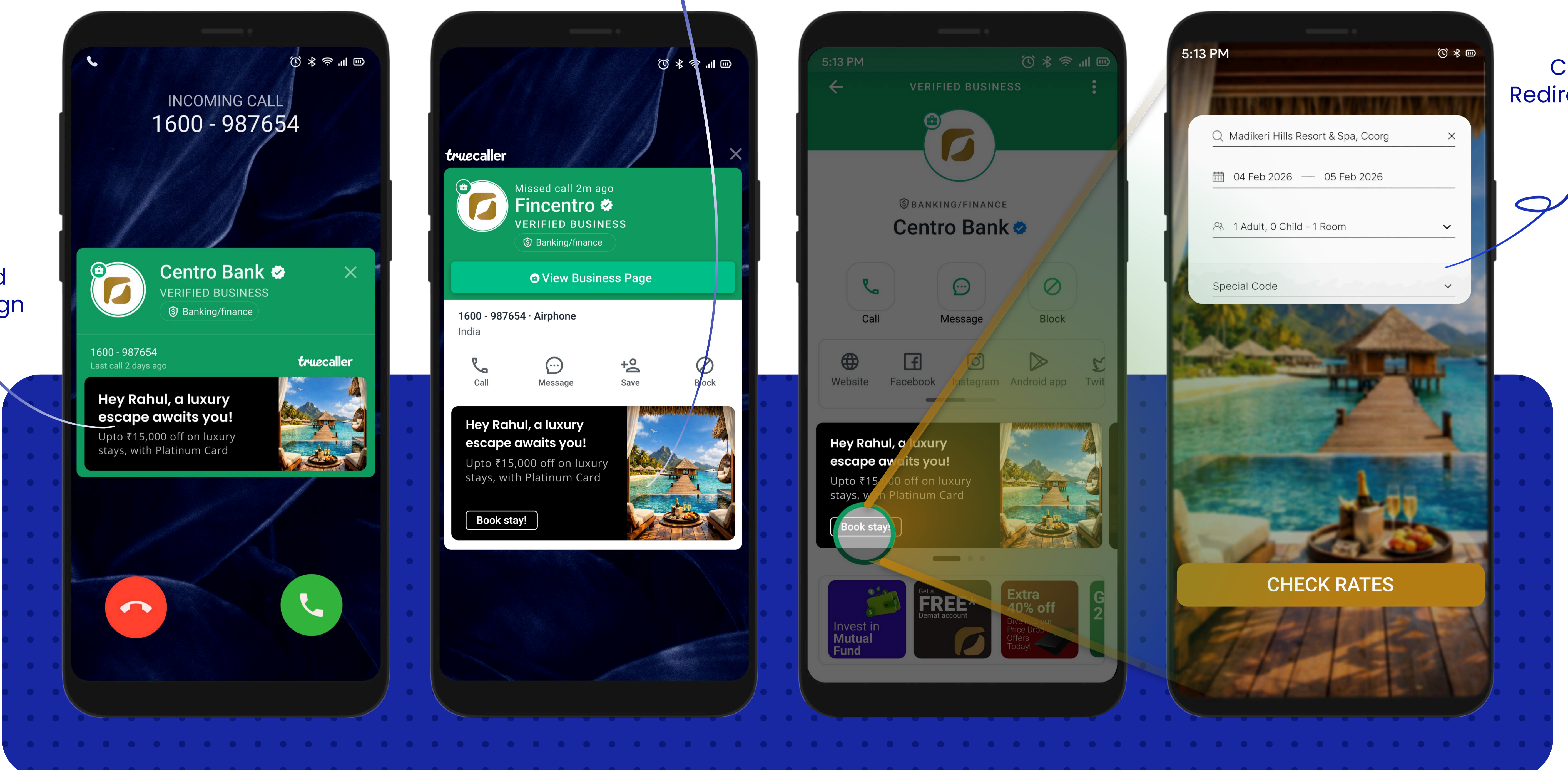
Verified Campaigns

Add contextual relevance with **Segmentation and Personalisation.**

Verified Campaign (with CTA)

CTA Redirection

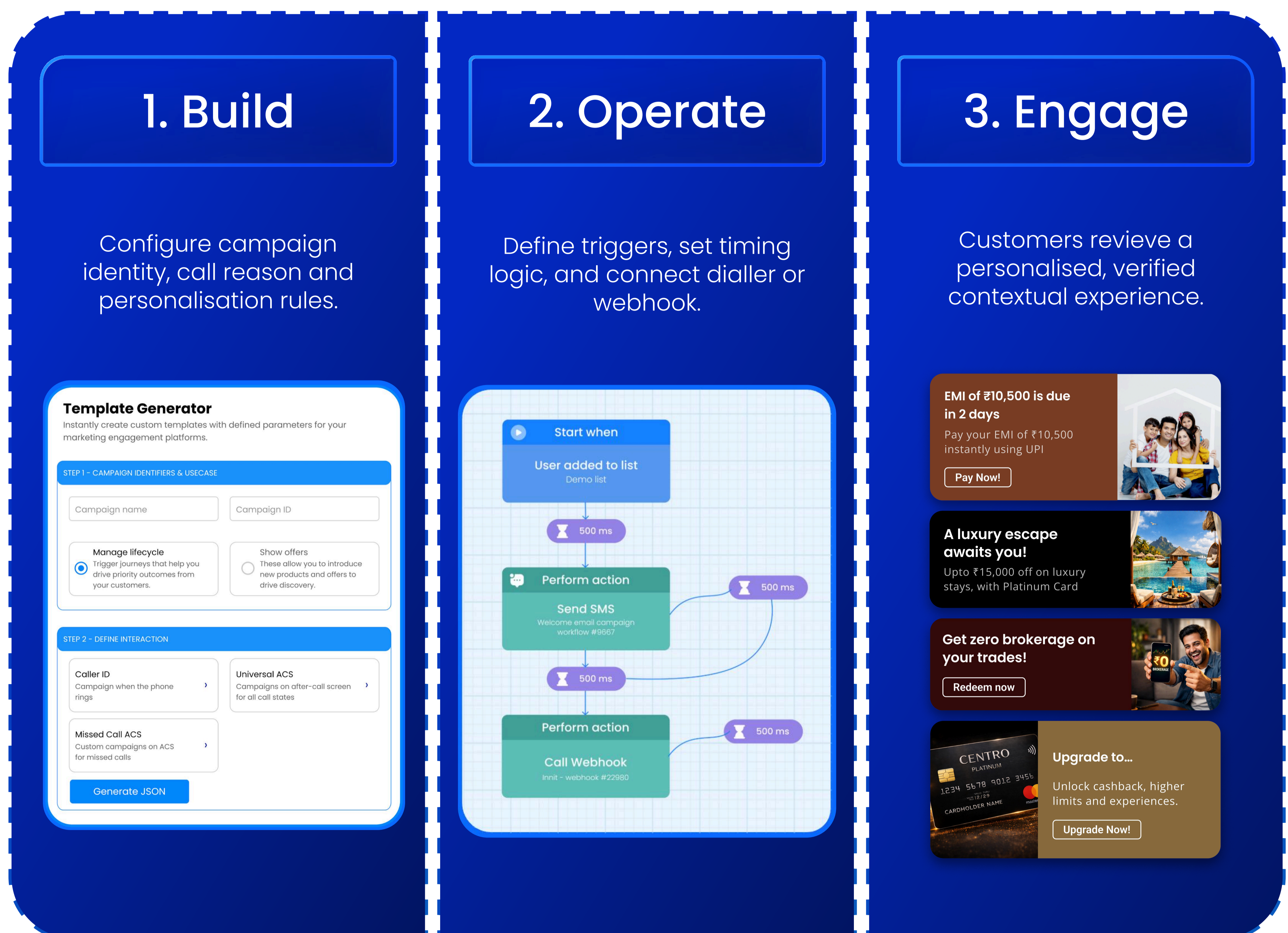
Verified Campaign



Activating the Strategy. From Mandate to Momentum.

Truecaller Verified Campaign integrates with your existing CEPs and CRMs. No rip-and-replace required.

Three simple steps from configuration to **live, personalised, intelligent customer engagement**.



Integrates with

Salesforce
MoEngage
CleverTap
WebEngage
Freshworks
More via API

The Strategic Reset for BFSI Leaders

The 1600 shift risks a one-size-fits-all calling environment. Standardised numbers don't differentiate - customers still need a reason to answer. As compared to regular 10-digit DIDs, 1600 numbers, along with a customer experience layer by Truecaller for Business, have a greater impact.



Measuring What Actually Matters

Pickup Rate	Trust and recognition	
Call Duration	Interaction quality	
First-Contact Effectiveness	Resolution efficiency	
Engagement Recovery	Reconnecting after missed calls	
Customer Experience Signals	Customer perception	
Attempts to First Conversation	Number of attempts required to get first conversation	

THE BOTTOM LINE

Standardised numbers risk a one-size-fits-all environment, every customer contacted the same way, regardless of lifecycle stage or relationship value. Recognition drives response. Context removes hesitation. Personalisation is the real differentiator.

With Truecaller for Business, institutions can introduce personalised labels, call reasons, and visual caller experiences that reflect the customer's journey - making every call more contextual, more relevant, and more effective.

Don't just change the number.
Change how the customer feels when their phone rings.