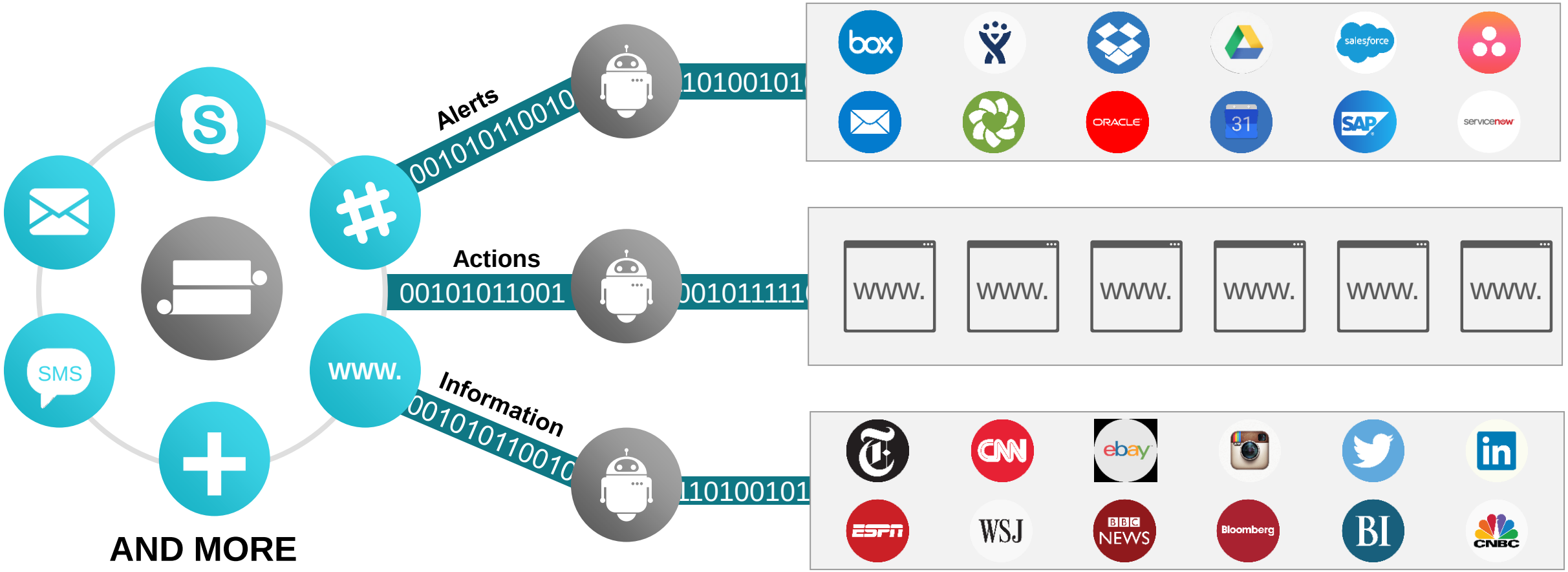
The Intelligent Bots Platform

Overview for Banking and Financial Services

KORE

Enterprise-grade **NLP bots** platform to deploy **virtual assistants** for your **business, partners and customers**

BOTS "TALK" TO SYSTEMS



KORE

Enterprise Marketplace

120+ Business and Personal Bots

700+

ALERT TASKS

For work & personal use

600+

ACTION TASKS

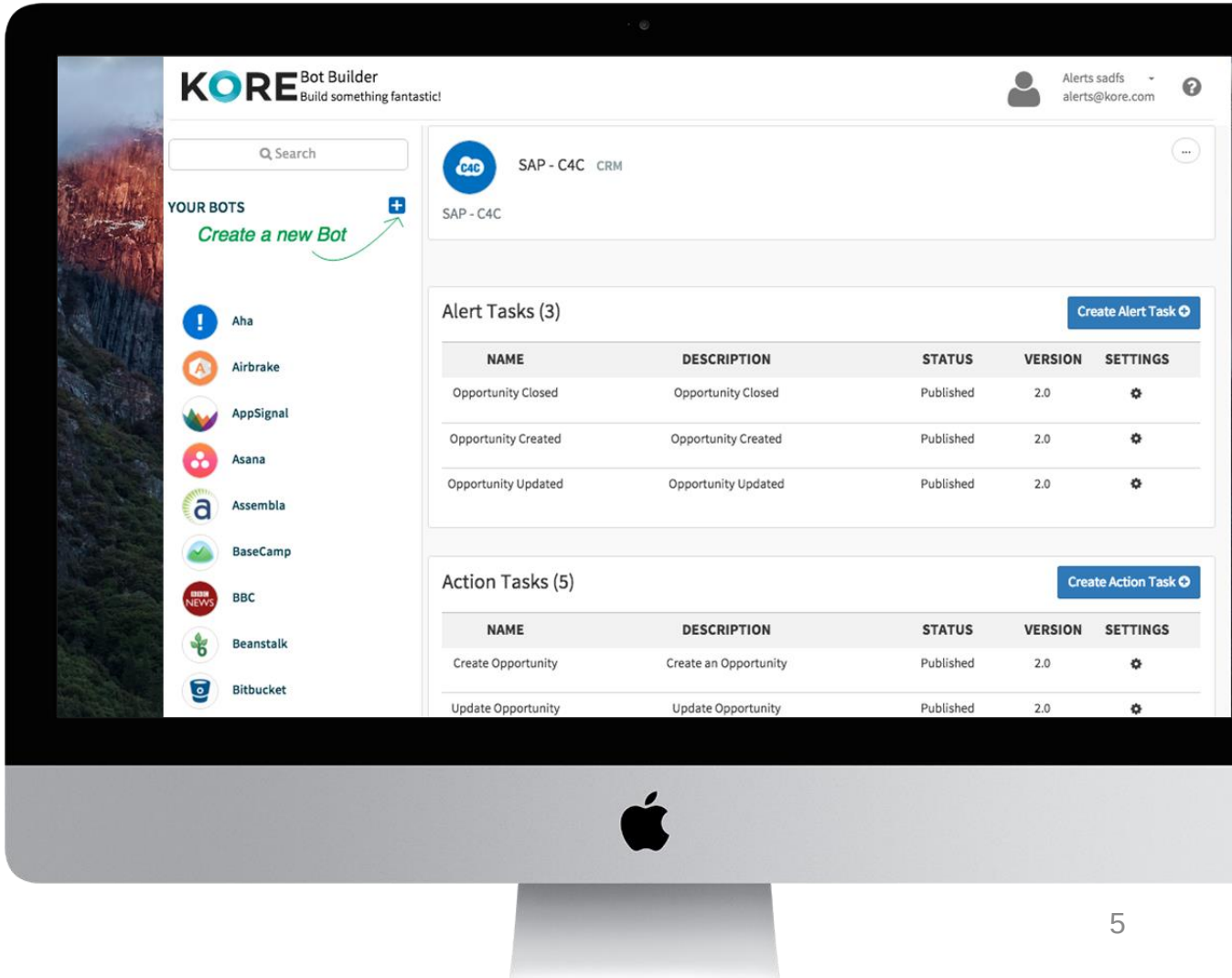
You can execute

KORE

BOT BUILDER

Configure **existing** bots from the marketplace or build **your own**

NLP-enabled out of the box – easily **tailored** to your industry and company **vocabulary**



WHY BOTS ARE ON THE RISE

Employees and customers are overwhelmed with

30
APPS
Requires at work

200
EMAILS
Received Daily

62
MEETINGS
Attended Monthly

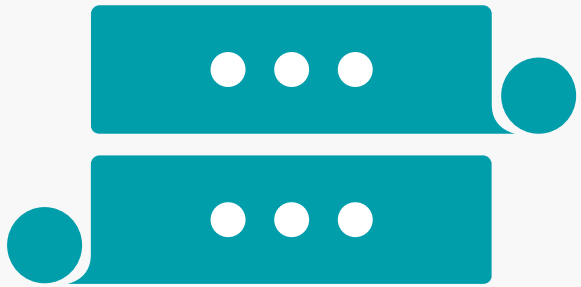
1/2
Don't finish a purchase online because of service

3/4
Prefer to talk or text when they need customer support

the communication and digital overload

+

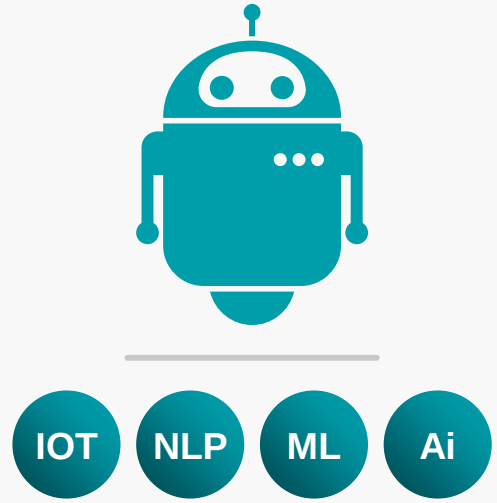
People have chosen messaging as



the simplest, most intuitive way to communicate

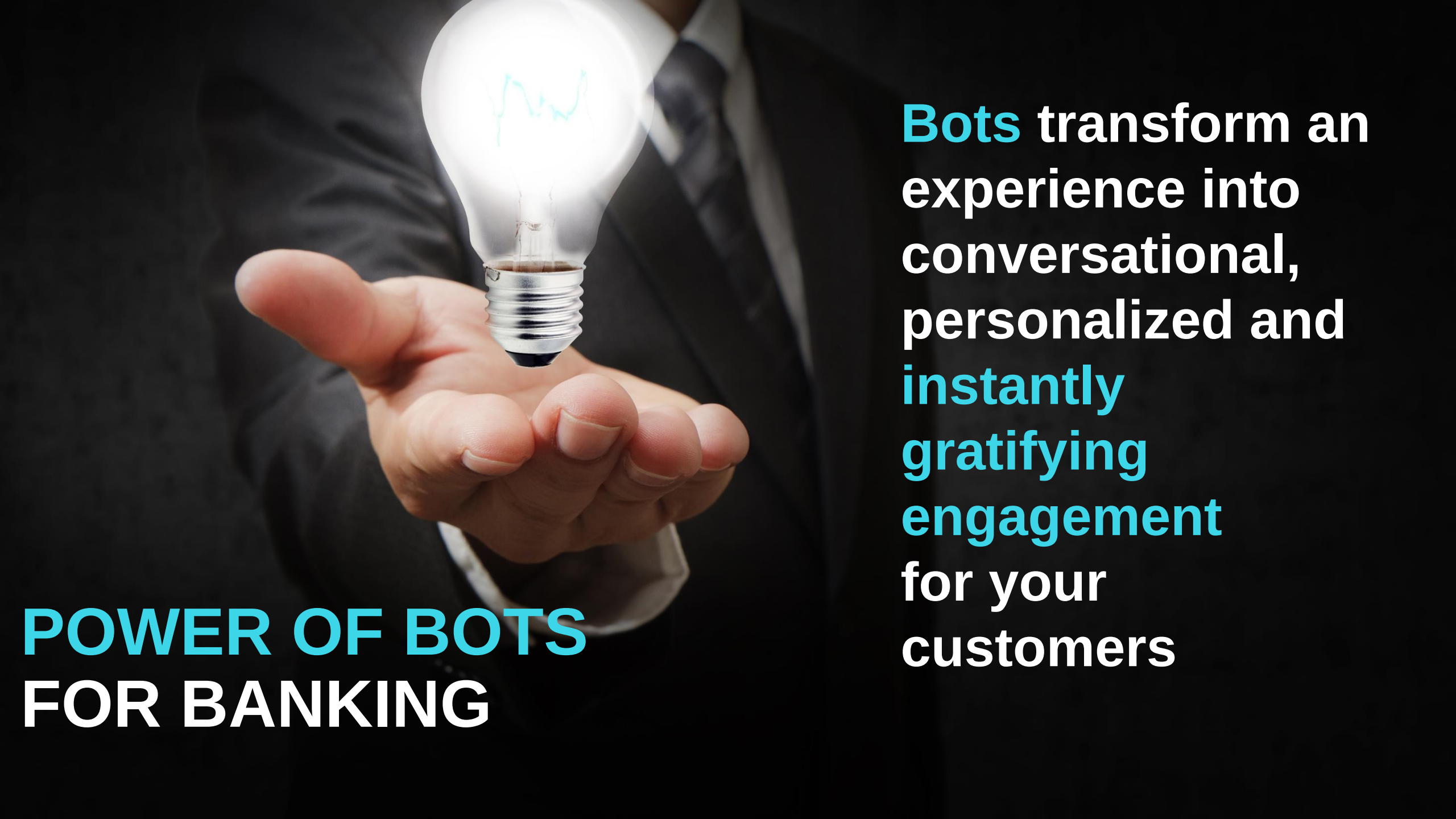
+

The technologies are now a reality



to make systems work smarter on our behalf

KORE



POWER OF BOTS FOR BANKING

Bots transform an experience into conversational, personalized and **instantly gratifying engagement** for your customers

DRIVE ORGANIC GROWTH

ENGAGE BETTER

ACTIONABLE DATA

CONNECT TEAMS AND SYSTEMS

- Engage customers in a conversation, supporting their way of working, not forcing them to follow yours:
  - Consuming your existing channels through natural language – get to desired information or action without complex navigation – dramatic improvement in UX
  - Provide services like account balance alerts both when critical and on command
  - Pay bills, see and filter recent transactions on demand
  - Find a branch or ATM or schedule time with personal banker, branch manager
  - New products available immediately, e.g. check mortgage rates
  - Provide relevant, real-time investing advice that is actionable
  - Initiate fund transfer or apply for new investments
  - Direct them to an online loan application
  - Engage securely via message or existing website and mobile app
  - Deliver product recommendations: with a way to execute with ease
  - Reduce hassles and wait time with self-help and conversational service
- Help sales, marketing, and partners sell more:
  - Propose action when it's most relevant
  - Connect account teams and partners with a consistent view
  - Provide relevant product updates and alerts
  - Capture critical client updates during meetings and dictate information to systems
  - Receive information when you want it and when it's relevant
  - Schedule meetings, book travel, update systems with data from disparate sources

CUT EXPENSE

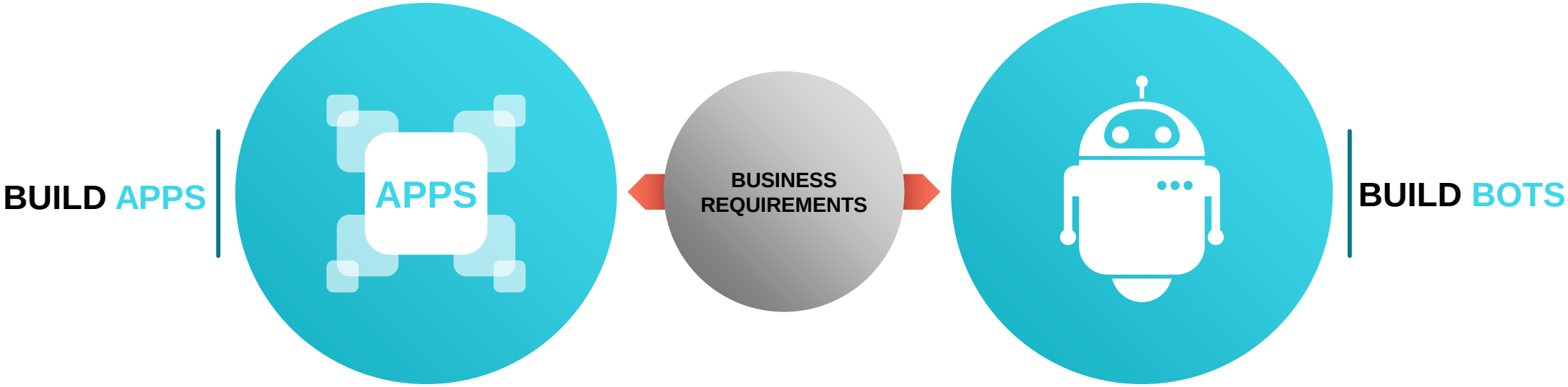
REDUCE REGULATORY RISK

SHRINK DEVELOPMENT COSTS

SOLVE SERVICE ISSUES FASTER

- Lessen regulatory risk:
  - Easily create tolerance alerts, with escalation and collaboration
  - Systematize compliance challenges vs. human decision
  - Eliminate possibility of data integrity issues
  - Capture granular event/action with approver for full traceability
  - Ease audits via auto-recurring reports & follow-up actions
  - Send regulatory event updates
- Reduce time spent on system integration, employee and partner onboarding and vendor management:
  - Streamline data entry from disparate applications, eliminate redundancy
  - Leverage existing IT asset investment
  - Ensure relevant information gets to the right people automatically
- Improve customer service response times with bots that can:
  - Reduce 30-50% call center load via NLP to guide sheets, account information
  - Automatically sort support calls by priority
  - Resolve common issues within the channel of choice
  - Warn of fraudulent activity and take action based on response
  - Trigger alerts like rate change, impending fees or loan status updates
  - Execute actions like document requests for on-time closings

BOT DEVELOPMENT VS MOBILE APPS



Teams of **5 to 50 people** build apps

3-24 month dev cycles

Cost - **$ millions**

Difficult to change and maintain

1 person can build a bot

Hours-days dev cycles

Cost - **$ hundreds**

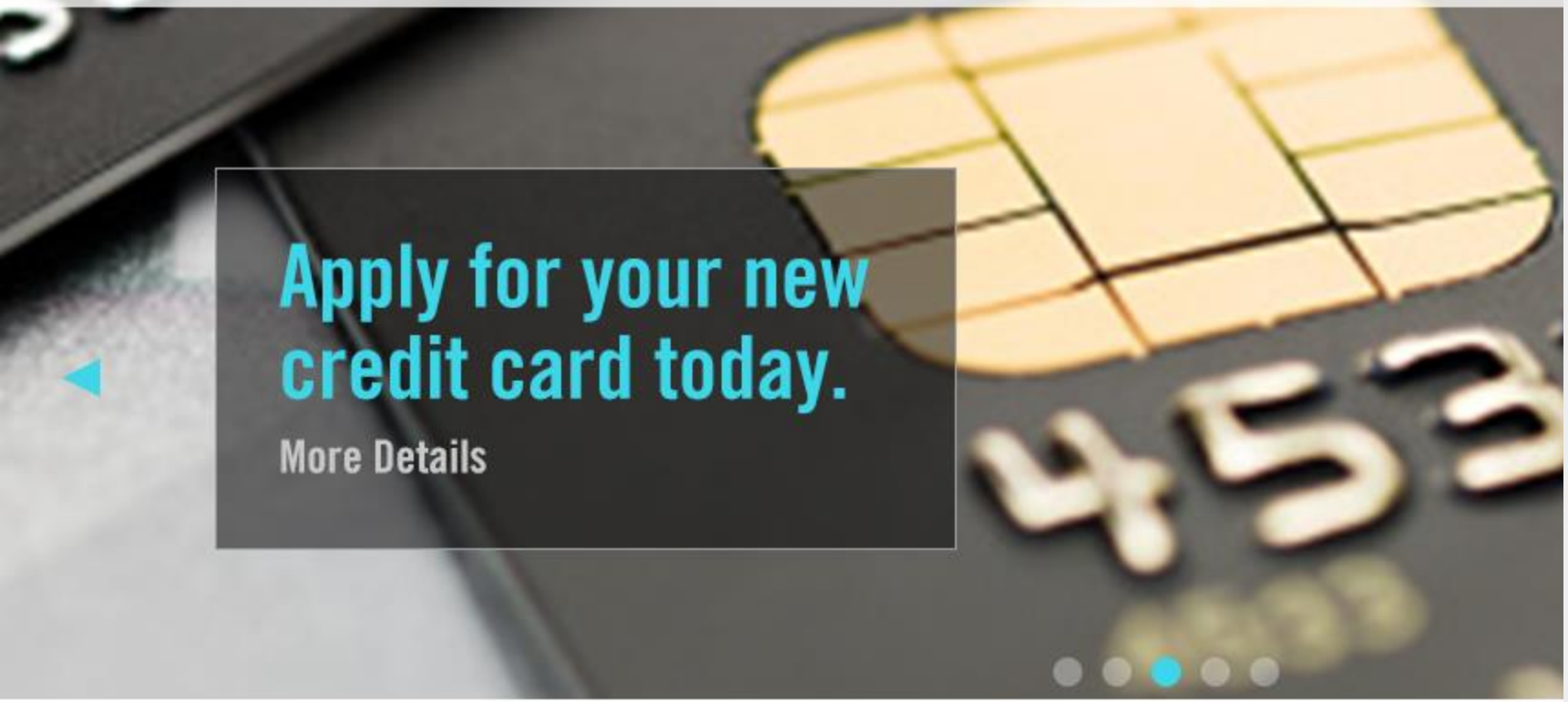
Easy to change and maintain

Improve the Digital Experience

Cross selling made easy

www.bank.com/home

BANK.COM



CREDIT CARDS

MOBILE BANKING

LOCATIONS

Bank Help Center

Hi, what can I help you with?

I want to **apply for** a new credit card.

www.bank.com/CC/Options

BANK.COM

BANK American Express

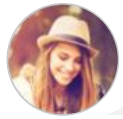
2x points on gas and groceries
3x points on travel and lodging

BANK MasterCard

$0 Annual Fees
3x points on groceries

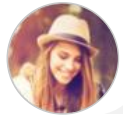
Bank Help Center

Hi, what can I help you with?



I want to **apply for** a new credit card.

What types of **rewards** are you looking for?



I want to get rewards for gas and groceries.

www.bank.com/CC/amerexpress/application

BANK.COM

AMERICAN EXPRESS REWARD

1. Apply online today

2. Get an immediate response

Bank Help Center

Hi, what can I help you with?

I want to **apply for** a new credit card.

What types of **rewards** are you looking for?

I want to get rewards for gas and groceries.

I think the **rewards card** is good for you. Can I help you **apply now**?

ONLINE BANKING

Simplify account management

www.bank.com/account/user=120324342323

BANK.COM

ACCOUNT SUMMARY

CHECKING ACCOUNT: $3,234.18

SAVINGS ACCOUNT: $8,444.24

RECENT TRANSACTIONS

Amazon.com	$29.99	1/23/15
Albertsons Grocery	$72.12	1/15/15
Shell Gasoline	$40.00	1/15/15
Amazon Prime	$3.99	1/12/15
Chipotle	$12.29	1/11/15
Amazon.com	$41.34	1/10/15

Bank Help Center

Hi, what can I help you with?

I need to set-up **automatic bill pay** for my car payment.

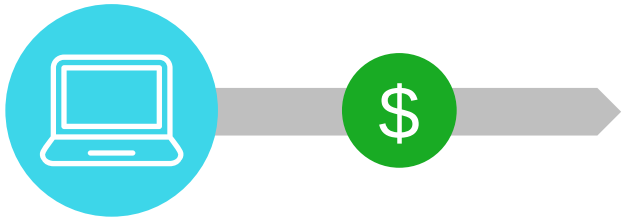
www.bank.com/account/auto/new

BANK.COM

AUTOMATIC BILL PAY

Adding a new payee is easy

Pay any company or person.
The first time you make a payment, we ask you to provide basic information about the payee



Pay new Payee

See your payee payment history

Checking XXXXXXXXXXXX1234

Visa Rewards Card	$109.23	1/15/15
American Express	$212.33	1/15/15

Bank Help Center

Hi, what can I help you with?

I need to set-up **automatic bill pay** for my car payment.

Where is your car loan from and **how much** is it a month?

It's $387.27 from PNC Bank.

www.bank.com/account/auto/2324345

BANK.COM

AUTOMATIC BILL PAY

1 ADD PAYEE INFORMATION

2 SUBMIT PAYMENT

3 PAYMENT CONFIRMATION

PAY NEW PAYEE

All fields are required.

Payee Name: PNC Bank

Payee Nickname: PNC Bank Car Loan

Zip Code:

Account Number
Shown on bill:

Bank Help Center

Hi, what can I help you with?

I need to set-up **automatic bill pay** for my car payment.

Where is your car loan from and **how much** is it a month?

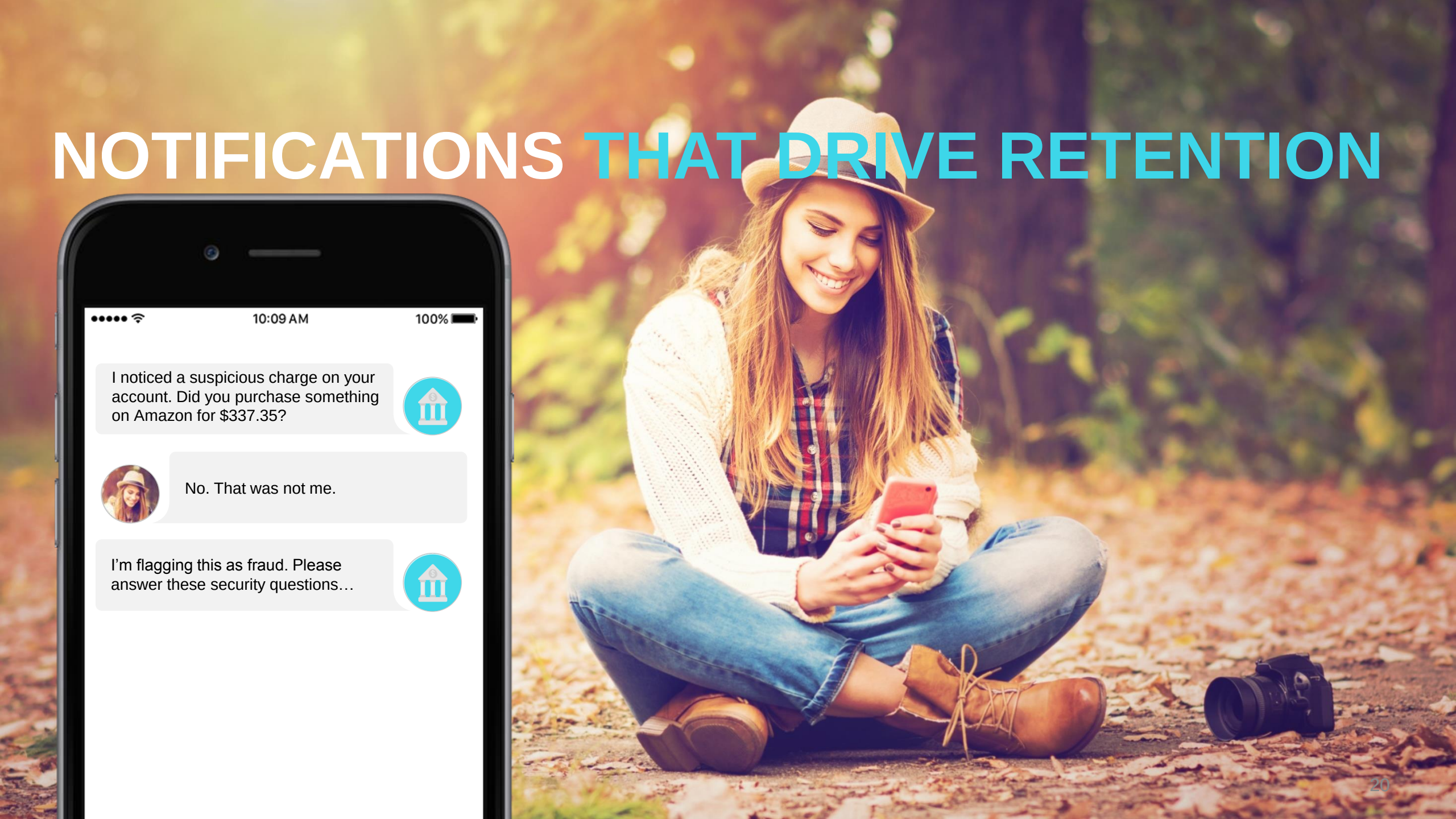
It's $387.27 from PNC Bank.

Do you want to **send it** on the 1st of each month?

MANAGE FINANCES THROUGH THE SIMPLICITY OF A MESSAGE

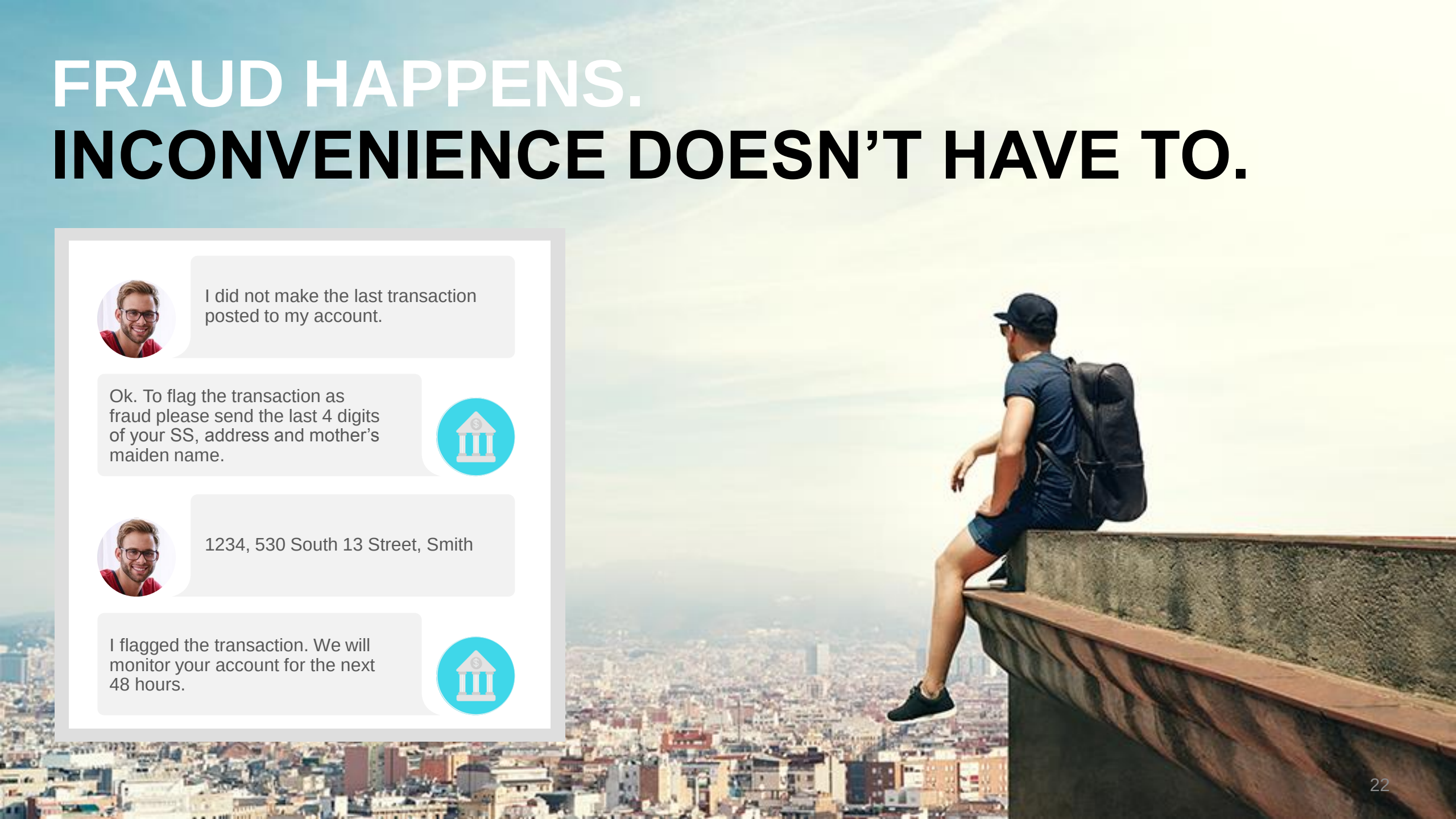
Receive critical messages and take action immediately

NOTIFICATIONS THAT DRIVE RETENTION



EVERY BANK DOES DIGITAL.
DO IT BETTER.

FRAUD HAPPENS.
INCONVENIENCE DOESN'T HAVE TO.



MAKE THE CROSS-SELL MAKE SENSE.

Jess, I see you have a "*You're There*" savings account with us and you recently reached out for information on life insurance.

Yes, I enjoy banking with you and we are expecting our first child soon.

Congratulations! Are you also looking to purchase a home? We have a special mortgage offer you may be interested in.

Tell me more! We need a new home in the next year.

ENGAGE BETTER AND CAPTURE MILLENNIALS

REDEFINE R&R. REAL-TIME REWARDS.

DRIVE LOYALTY
WITH LESS WORK.

LENDING MADE EASY.

TIMING IS EVERYTHING

ANTICIPATE NEEDS.

Hi, Rick. Everything okay since we set up payroll for your business last week?

Yes, thanks again for setting that up!

I see the number of employees has grown. Are you in need of a new office space soon? Rates are currently low for commercial real estate loans.

I lost my credit card! Can you please cancel it and send me a new one ASAP?
Sure. I need to ask a few security questions first, then I can have a new card shipped to you right away.
Thank you!
SUPERIOR SERVICE MADE EASY.

SIMPLIFY ONLINE BANKING.

BILL PAY MADE BASIC.

ALERT CLIENTS WHEN IT MATTERS AND AUTOMATE ADMINISTRATIVE TASKS

STREAMLINE INTERNAL AND EXTERNAL OPERATIONS

Provide better customer service - drive more sales

SIMPLIFY THE PATH TO THE RIGHT PEOPLE AND SYSTEMS

How many records in the loan pipeline are in doc review stage?

218 records are in document review stage. [view report].

Send me a report of open opportunities of prospects who started the online app but didn't complete it.

You have 174 contacts in your territory who abandoned the app with no follow-up.

Have Steve follow-up on these to help them complete the application.

Joe, I got the alert in Salesforce to follow-up on prospects. I will complete this and get back to you.

Thanks Steve. Let's see if we can convert 25% to submitted!

Hi Aleisha, I see you started a mortgage application online, but didn't complete it.

I wasn't sure how to complete parts of it, and didn't want to submit incorrectly.

We can definitely help you complete it.

Please re-open Aleisha's mortgage application. What information is she missing?

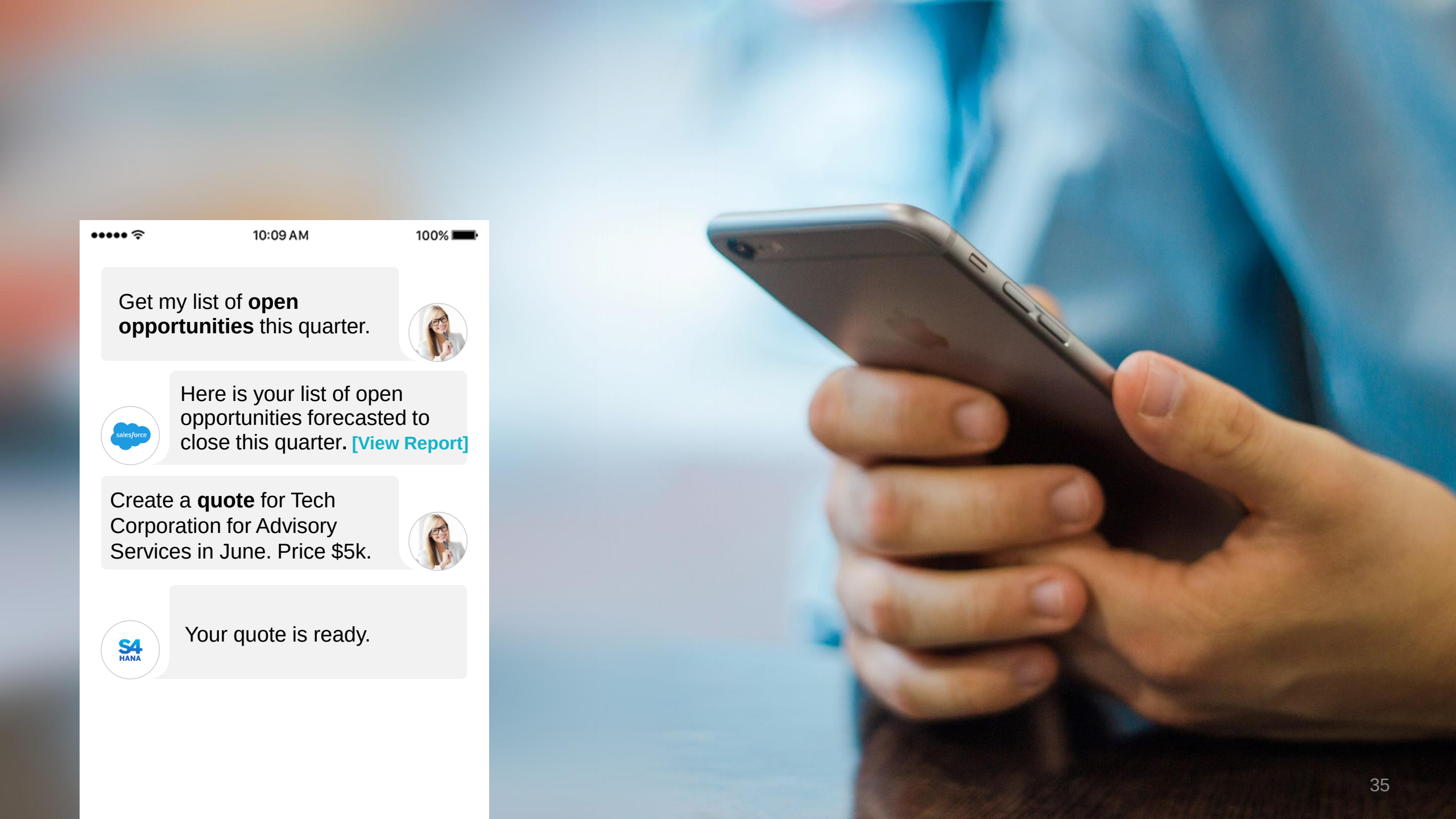
Aleisha, I need to know if you are looking for a single family residence. I'll send you the link to reopen and submit.

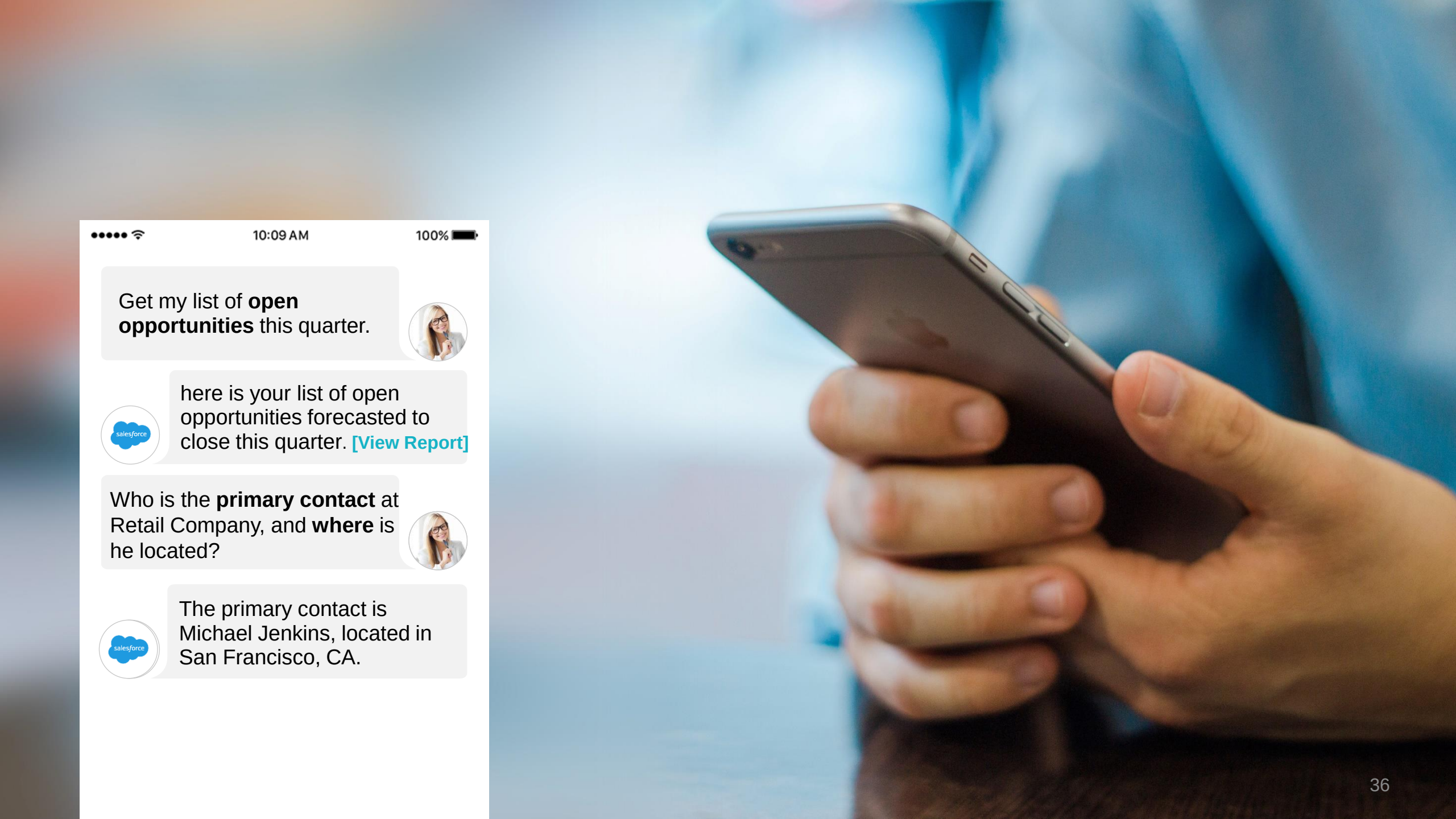
I submitted the application! Thanks for the help.

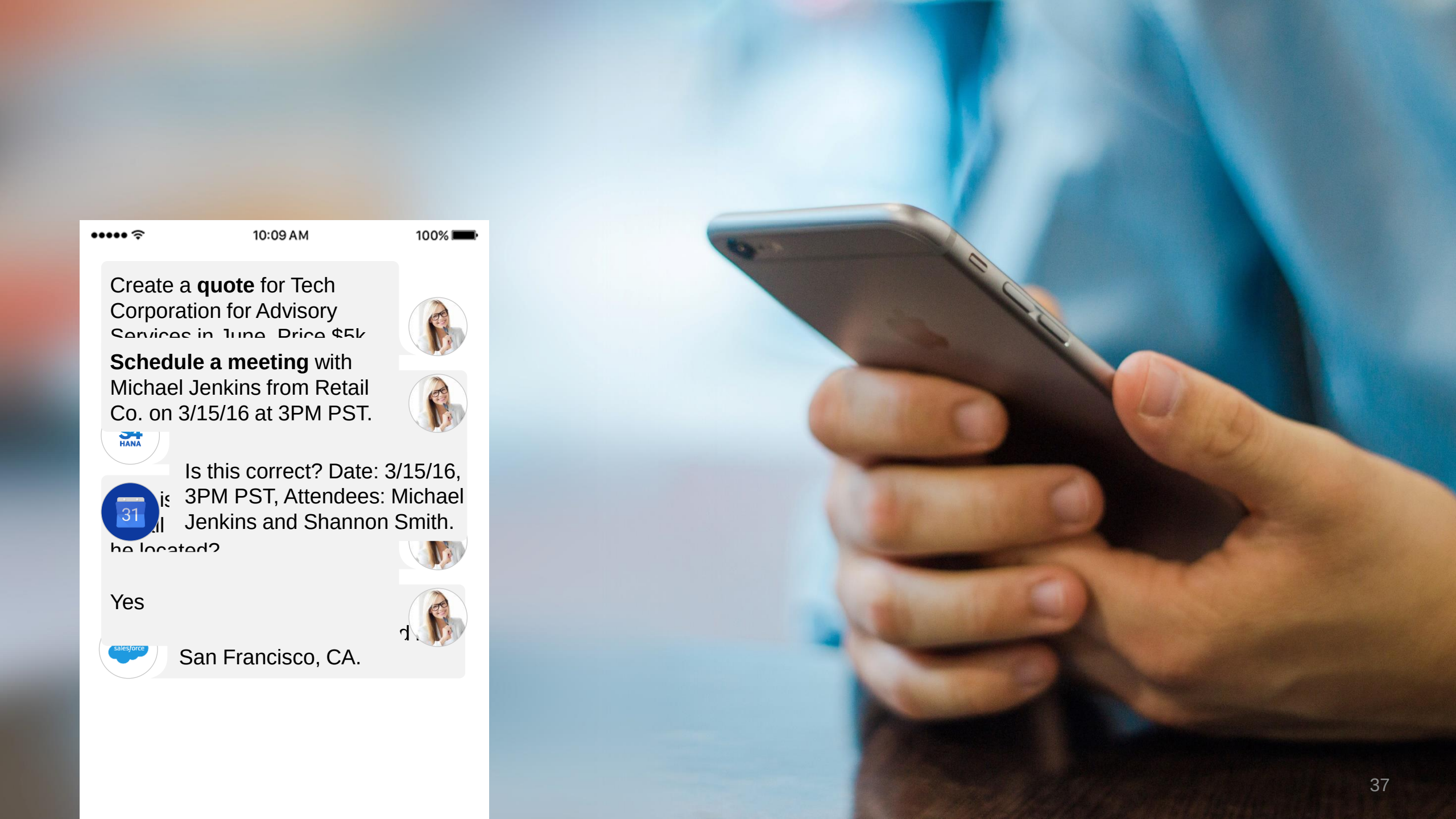
Thanks Aleisha. Your application is in document review stage. You will receive a notification with next steps shortly.

ENABLE SALES TO SPEND MORE TIME SELLING

Minimize time consumed by internal tasks


10:09 AM
100%
Get my list of **open opportunities** this quarter.
Here is your list of open opportunities forecasted to close this quarter. [View Report]
Create a **quote** for Tech Corporation for Advisory Services in June. Price $5k.
Your quote is ready.


10:09 AM
100%
Get my list of **open opportunities** this quarter.
here is your list of open opportunities forecasted to close this quarter. [View Report]
Who is the **primary contact** at Retail Company, and **where** is he located?
The primary contact is Michael Jenkins, located in San Francisco, CA.

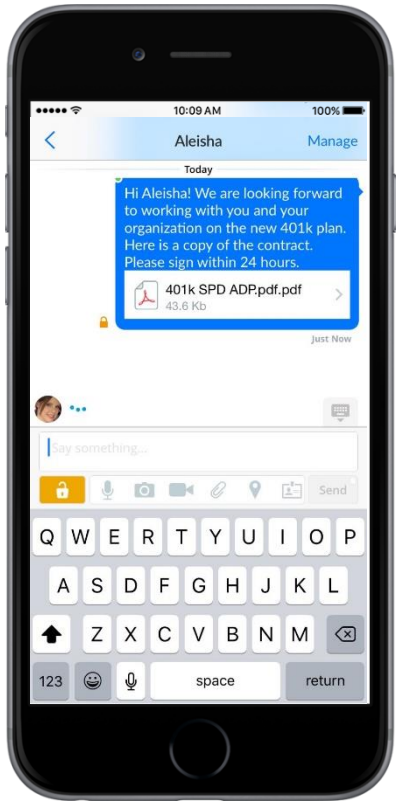

10:09 AM
100%
Create a **quote** for Tech Corporation for Advisory
Schedule a meeting with Michael Jenkins from Retail Co. on 3/15/16 at 3PM PST.
HANA
Is this correct? Date: 3/15/16, 3PM PST, Attendees: Michael Jenkins and Shannon Smith.
Yes
San Francisco, CA.

10:09 AM
100%
What **flights** are available on March 13th from MCO to SFO?
[View List of Flights]
book Delta Flight #D4578
Flight is confirmed. Would you like to **book a room** at your company's preferred hotel?
Yes. Please **book** the location closest to 123 Market Street San Francisco, CA.

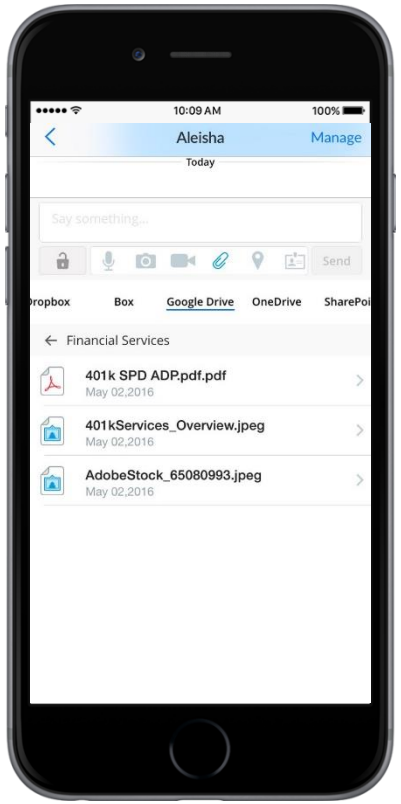
PROTECT SENSITIVE INFORMATION

Non-negotiable: ensure company, employee and customer data is secure

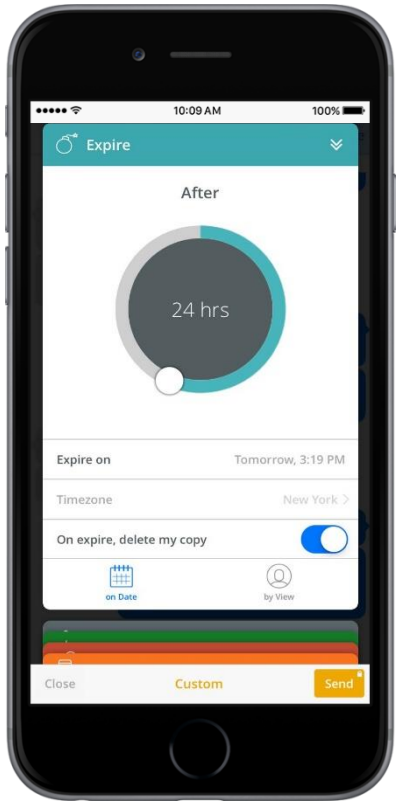
MESSAGE EMPLOYEES AND CLIENTS FROM A SECURE PLATFORM



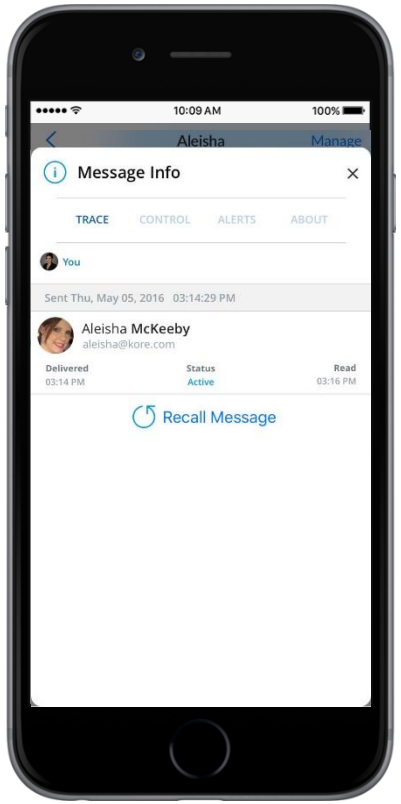
Enhance sensitive interactions with secure messaging



Provide critical information instantly & effectively



Securely receive/deliver information



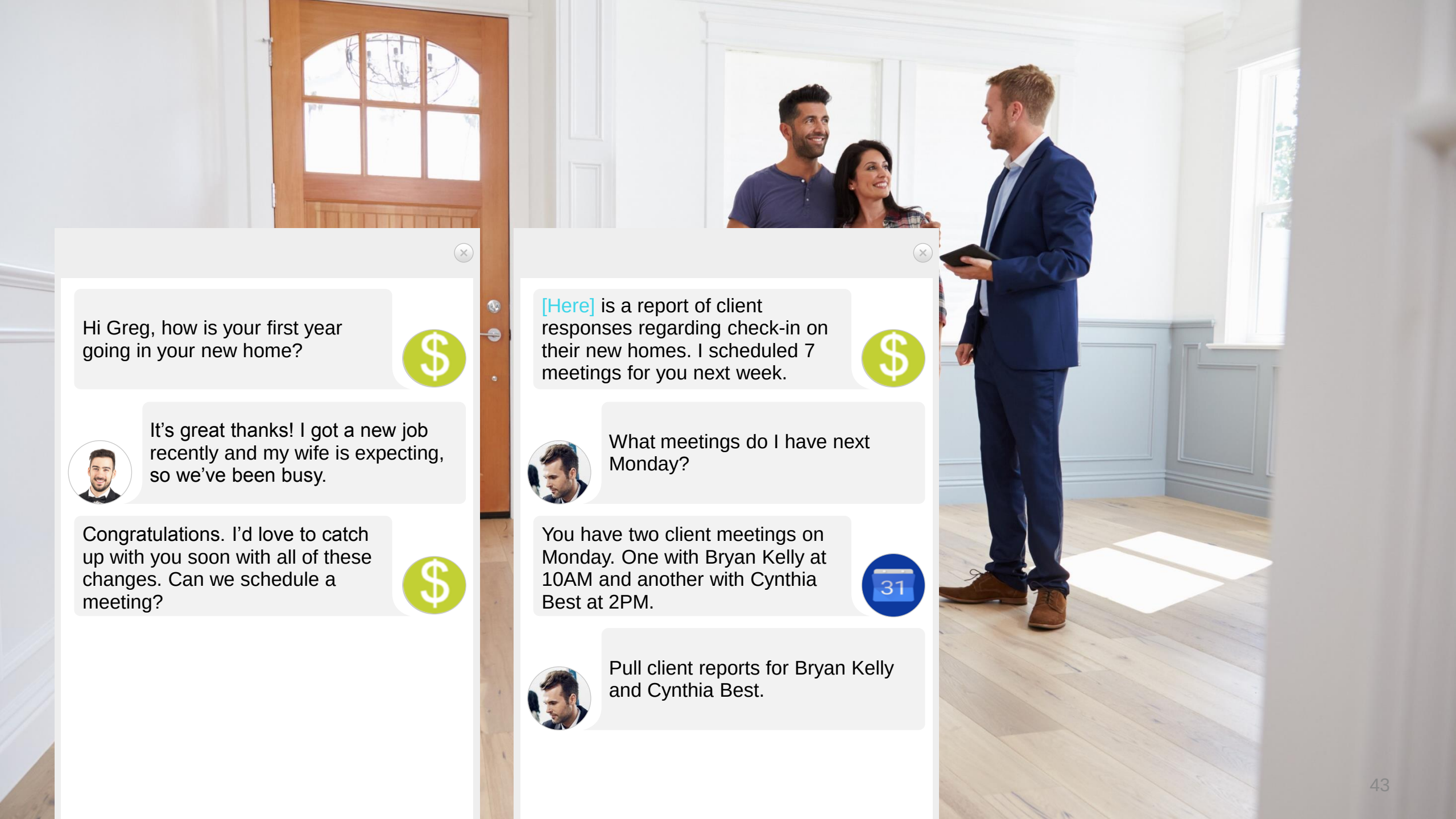
Maintain full compliance and retain data for eDiscovery

KORE

IMPROVE CLIENT OUTREACH WORKFLOWS

Grow relationships and stay informed

Please provide a list of clients who moved to a new home in the past year.
[Here] is a list of clients who moved in the past year.
SMS these clients and ask if they have any updates for us.
FINANCIAL ADVISOR


Hi Greg, how is your first year going in your new home?
It’s great thanks! I got a new job recently and my wife is expecting, so we’ve been busy.
Congratulations. I’d love to catch up with you soon with all of these changes. Can we schedule a meeting?
[Here] is a report of client responses regarding check-in on their new homes. I scheduled 7 meetings for you next week.
What meetings do I have next Monday?
You have two client meetings on Monday. One with Bryan Kelly at 10AM and another with Cynthia Best at 2PM.
31
Pull client reports for Bryan Kelly and Cynthia Best.