



Propositions Summary

Interactive Services Re-imagined

Empowering Modern Banking with Enhanced
Customer Experience and Operational Efficiency

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■ Executive Summary

In an increasingly competitive landscape, rising consumer expectations are intensifying the need for banks to transform their customer experiences. Today's customers demand convenience, personalization, and seamless interactions, making it essential for banks to adopt customer-centric and innovative solutions that not only meet but exceed these expectations. Embracing technologies such as Natural Language Processing (NLP) and immersive experiences can help banks create more human-like AI interactions.

This proposal outlines three AI Conversational Video technology-based propositions that aim to improve customer interaction in bank branches, helping banks stay ahead of the competition and address the growing demands of their customers through digital handholding.

- **First Proposition** focuses on implementing AI-powered Interactive Digital Assistants (IDAs) displayed on account service kiosks. These hyper-realistic avatars, equipped with advanced emotion recognition and NLP capabilities, provide personalized real-time assistance and guide customers through all available transactions. The seamless hand-off to live agents ensures that customers receive the best possible support at all times, making AI more human in the process.
- **Second Proposition** introduces IDAs in a volumetric holographic display format, leveraging immersive technologies to provide instant access to answers on frequently asked questions related to bank products, services, and branch information. These emotionally intelligent avatars improve customer support, reduce the need for human intervention, and offer a memorable and engaging interaction.
- **Third Proposition** transforms the bank's website and online banking portal into an immersive virtual branch experience using cutting-edge immersive technologies. This innovative approach replaces standard web page menus and tabs with an engaging virtual environment, making banking more accessible and enjoyable. AI-powered emotional intelligence enhances the user experience and drives customer satisfaction and loyalty.

The benefits of these propositions include higher customer satisfaction due to tailored assistance, increased operational efficiency, better utilization of human resources, and differentiation from competitors by offering unique and innovative banking solutions. The use cases range from assisting customers with routine transactions and providing information on bank products and services to offering virtual financial education seminars and personalized advice.


By implementing these propositions, banks can transform their customer experiences, reduce the need for human assistance, and automate services while providing a seamless and emotionally intelligent interaction that meets customer needs and expectations. This approach helps banks address the rising consumer expectations and stand out in the competitive landscape by creating more human-like AI experiences through digital handholding and customer-centric solutions.

At NCR, we are committed to our customers' satisfaction and look forward to offering these innovative solutions to enhance your banking experience with us.

Thank you for your continued trust and support.



■ ■ Proposition 1: Interactive Digital Assistant for Account Service Kiosks

 Enhance In-Branch Customer Experience with AI-Powered Account Service Kiosks and Seamless Live Agent Hand-Off.

■ ■ OVERVIEW

Introduce hyper-realistic AI Conversational Video avatars to act as Interactive Digital Assistants (IDAs) displayed on account service kiosks in your bank branches. These IDAs will provide personalized real-time assistance and guide customers through all available transactions on the kiosk. When needed, the IDA can seamlessly hand-off the conversation to a live agent, ensuring that customers receive the best possible support at all times.

■ ■ KEY FEATURES

- ▶ Hyper-realistic AI-powered avatars to assist and guide customers through transactions.
- ▶ Personalized, real-time assistance tailored to individual customer needs.
- ▶ Seamless hand-off to live agents when needed, ensuring optimal customer support.
- ▶ Improved transaction efficiency and reduced wait times for customers.
- ▶ 24/7 availability of IDAs, ensuring assistance even during peak hours or staff shortages.
- ▶ A smooth handoff from AI to a live agent can provide a seamless experience for the customer, ensuring that their inquiry or issue is addressed quickly and effectively.
- ▶ By handing off all relevant information, the live agent can hit the ground running, saving time and allowing them to resolve the issue more quickly.

■ ■ BENEFITS


- ▶ Higher customer satisfaction due to tailored assistance.
- ▶ Streamlined in-branch experience, promoting customer satisfaction and loyalty.
- ▶ Improved tracking of customer interactions and the overall customer service process.
- ▶ Increased operational efficiency in branches.
- ▶ Better utilization of human resources for complex tasks.
- ▶ Enhanced brand image with cutting-edge technology.

■ ■ USE CASES

- ▶ Assisting customers with current complex self-service transactions such as account opening, card replacement, account statement issuance and others.
- ▶ Guiding customers on how to apply for loans or credit cards.
- ▶ Providing step-by-step assistance through human alike conversational guidance for complex services.



■ ■ Proposition 2: IDA Beamed in Volumetric Holographic Display for Customer Service Frequently Asked Questions

 Revolutionize Customer Service Support with Holographic AI Conversational Video Avatars and Seamless Live Agent Hand-Off

■ ■ OVERVIEW

Life-sized AI-powered Interactive Digital Assistants (IDAs) hyper-realistic avatars beamed inside a volumetric holographic display format in your bank branches. These IDAs will provide customers with instant access to answers on frequently asked questions related to bank products, services, branch information, and more. When needed, the IDA can seamlessly hand-off the conversation to a live agent, ensuring customers receive the highest level of support at all times.

■ ■ KEY FEATURES

- ▶ Cutting-edge holographic display technology for an immersive experience.
- ▶ Instant access to information on bank products, services, and branch details.
- ▶ AI-powered avatars providing accurate, up-to-date information.
- ▶ Seamless hand-off to live agents when needed, ensuring optimal customer support.
- ▶ Enhanced customer support, reducing the need for human intervention.
- ▶ Provide more accurate and nuanced emotional connection than text- or voice-based chatbots.
- ▶ Memorable and engaging interaction, increasing customer satisfaction and brand affinity.

■ ■ BENEFITS


- ▶ Streamlined customer support with reduced wait times.
- ▶ Enabling Real-time Remote Experiences.
- ▶ Improved access to information for customers.
- ▶ Greater customer engagement level with innovative technology.
- ▶ More efficient use of human resources for specialized tasks.

■ ■ USE CASES

- ▶ Answering common customer queries regarding bank products, policies and procedures.
- ▶ Providing information on interest rates and terms for loans and other financial products.
- ▶ Assisting customers with locating the nearest branch or ATM.



■ ■ Proposition 3: Virtual Bank Branch Experience

 Transform your Website and Online Banking with an Immersive Virtual Branch Experience

■ ■ OVERVIEW

Revolutionize your bank's website and online banking portal by transforming them into a virtual space where customers can walk in and visualize all services, products, and transactions. This innovative approach to online banking will replace standard web page menus and tabs with an engaging and immersive virtual experience, making banking more accessible and enjoyable.

■ ■ KEY FEATURES

- ▶ Interactive and immersive virtual banking environment.
- ▶ Easy visualization and access to banking services, products, and transactions.
- ▶ Enhanced customer engagement, driving online banking adoption and usage.
- ▶ Accessible from any web browser, providing a seamless and convenient experience.
- ▶ Improved user interface, increasing customer satisfaction and loyalty.

■ ■ BENEFITS

- ▶ Enhanced customer experience through an immersive and interactive virtual environment.
- ▶ Increased accessibility and convenience for customers, enabling them to access banking services from any location and device.
- ▶ Higher customer satisfaction and loyalty as a result of improved user experience.
- ▶ Differentiation from competitors by offering a unique and innovative digital banking solution.
- ▶ Reduction in physical branch overhead costs as more customers transition to the virtual branch experience.

■ ■ USE CASES

- ▶ Customers can explore various banking products and services, such as savings accounts, loans, and investment options, in an engaging and interactive manner.
- ▶ Users can attend virtual financial education seminars and workshops, enhancing their financial knowledge and decision-making abilities.
- ▶ Customers can schedule and participate in virtual meetings with financial advisors and bank representatives for personalized advice and support.
- ▶ Users can experience an immersive onboarding process, making it easy to open a new account or apply for a loan.
- ▶ Customers can access self-service options, such as bill payments, fund transfers, and account management, in a visually appealing and intuitive environment.



Transform, connect and run your technology platform.

We are at the center of every integration,
removing complexity and improving the
overall experience for your entire operation.