



Flametree

GenAI Banking Virtual Assistant

**Improve customer satisfaction, enhance quality
and reduce costs of customer interactions**

Chatbots take over customer communications

According to [Business Insider](#), nearly 40% of global Internet users prefer chatbots over humans in customer service



Salesforce's 2023 [Connected Financial Services Report](#) found 39% of customers point to poorly functioning chatbots when asked about challenging customer experiences they encountered at their financial service institution.

Chatbots based on legacy technology may lead to customer frustration

Make client wait for an available human agent

Hi, I want to block my card

Thank you for reaching us! An operator will answer you soon! While you wait, explore our support page at <https://bank.com/support/>

I am waiting for an answer

Sorry for the delay. An operator will contact you shortly

I am still here

Sorry for the delay. Please provide your phone number and we will call you back

Deflecting a request instead of solving it

Hi, I want to block my card

Thank you for reaching us! To block your card please open the mobile app and head to the 'credit cards' section. Select the card you want to block and click the 'Block Card' option.

Providing irrelevant answers to simple questions

Hi, I want to block my card

Thank you for reaching us! To open a new card, please follow the instructions in this article. <https://bank.com/support/opencard/>

FlameTree Virtual Assistant powered by GenAI brings customer experience to a whole new level

- Handles sophisticated user requests that legacy chatbots cannot process
- Leverages conversation history to craft tailored responses accordingly
- Uses the client financial data in an answer (account numbers, balances, transactions, etc.)
- Provides an instant response and works 24/7
- Contributes to cross-selling and up-selling of financial products
- Supports multiple languages

Hi, I want to block my card

Which card would you like to block?
XXXX-XXXX-XXXX-0899
XXXX-XXXX-XXXX-1207
XXXX-XXXX-XXXX-0654

0899

You card has been blocked! Would you like to issue a new one?

Yes

Based on the analysis of your profile, I recommend upgrading your Visa Standard to Visa Gold card. With Visa Gold, you'll enjoy reduced transaction fees, increased card limits, and a dedicated relationship manager. Additionally, the service fee will be waived if you continue to receive salary in your account in our bank. Would you like to accept this upgrade?

Yes

The Gold virtual card has been opened and activated, you can already use it. The physical one will be sent to your address (UAE, XXXXX, unit 22) within 2 days. If the shipping address needs to be changed, please let me know.

It is ok. Thanks

Thank you for reaching out us and have a nice day!

Intelligent

Enable seasoned financial advisor for all your customers

Advises clients regarding their account balances, transactions, financial products etc.


Cross-sells other relevant financial products and services just in time

Consults clients on fees, tariffs and available financial products

Helps clients conduct financial transactions and access various banking services directly through chat

Innovative

Unleash your business potential with GenAI technology



Privately deployed LLM model creates natural and engaging conversations

Sophisticated reasoning processor which choose appropriate skill to handle complex user requests

Seamless integration allows to provide personal and financial data in the customer response

Leverages «Human-in-the-loop» approach to ensure response accuracy

Expandable

Add necessary Chatbot «skills» to meet your business needs

«Skill» is a basic operation that can be performed by VA. «Skill» provides the requested information or performs an action.

VA provides a «skill» library and user interface for management and creation of new «skills».

Use case of a new skill creation

Bank starting to sell a new product, “insurance policies,” and wants to train VA to answer questions about this product. To do this you just need to follow a few steps:



Prepare and upload required insurance data into data marts



Create new «skills» covering the functionality you want to provide to the end-users, for instance: «Buy insurance police», «List of policies» etc.



Deploy new «skills» and customers can immediately ask questions about the new product

Cost-effective

Get more for less

Using an open source LLM allows you to avoid paying for proprietary models

You can cut down on infrastructure expenses by dynamically scaling back hardware resources in response to a small volume of requests



Copilot approach accelerates the processing time of customer requests by promptly locating and delivering the required information to the operator, enabling them to handle a greater volume of requests per day

Secure

Keeping your data safe

VA works within the existing banking infrastructure without access to the Internet, which ensures the security of personal and financial data



VA is integrated into your mobile app and other digital channels, employing the same secure authentication methods to mitigate the risk of unauthorized access to the data

How VA works?

Customer request processing steps

1

Customer sends a request

2

VA analyzes the request to identify the customer intent

3

Reasoning processor selects appropriate «skill»

4

Customer validates recommended «skill»

5

VA utilizes dialogue history or client profile data to acquire available parameters for the chosen «skill»

6

Customer validates recommended parameters

7

Selected skill is executed to retrieve requested data (e.g. account balances, deposit maturity dates, etc.)

8

VA generates a natural language response using values returned by the «skill»

EVOLUTION from CO-PILOT to DIRECT mode

As is

Operator responds to customer inquiries and searches for required information across various banking systems



Bank



Operator

Banking systems

Co-Pilot mode

Operator addresses customer questions using prepared responses from VA. This speeds up the search for information and enables you testing of new technology



Bank



Virtual Assistant



Operator

Banking systems

Direct mode

VA responds to the customer inquiries



Bank



Virtual Assistant

Banking systems

Contacts



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