Virtual Banking Assistant
Deliver Intelligent, Insightful Conversational Experiences to Grow, Retain and Engage Consumers

Consumers want smart and intuitive experiences that empower them to proactively manage their money. Virtual Banking Assistant from Fiserv helps you engage with consumers to improve their financial well-being, while reducing costs to your call center.

Deliver a Digital Conversational Experience

Virtual Banking Assistant leverages conversational AI to support consumers through a digital conversational experience. The solution's contextual, natural language understanding supports complex conversational flows and allows for messy, natural, unconstrained conversations regardless of complexity or unpredictability.

By integrating interactions and logic into its responses, Virtual Banking Assistant delivers flexible, meaningful conversations – even when responses are out-of-scope or not recognized. Robust capabilities support multi-turn conversations, allowing for corrections and backtracking throughout the dialogue.

Empower Powerful, Proactive Financial Management

Virtual Banking Assistant allows you to deliver smart and intuitive experiences that position your financial institution as a true partner in their financial health. Robust capabilities give consumers an easy way to access information about account activity, balances and spending history.

Using account data analysis, Virtual Banking Assistant provides actionable insights that help guide spending and savings and promote financial health and well-being. It offers 24/7/365 personalized, intelligent help without human intervention, reducing call center volume and service costs.

A number of self-service options are also available, including:

- Open an account
- Request withdrawal limit increase
- Research mortgage rates
- Report credit card lost or stolen
- Pay bills

Build Sophisticated AI Experiences

Our flexible and secure operating system allows you to easily build capabilities that align with your brand. You can quickly and intuitively build, maintain and scale your virtual assistant’s intelligence using a set of powerful dialogue management tools.
These tools allow you to tailor the assistant’s responses to various demographics and audiences. Simplified integration allows you to deploy a fully integrated, channel agnostic end-to-end solution that can be fully hosted, hybrid, or on-premise.

Virtual Banking Assistant utilizes a patented collective data management approach, giving your financial institution the ability to accelerate design and build processes through embedded crowdsourcing. Not only does embedded crowdsourcing automate data collection and curation, it allows you to leverage source information with a more humanistic level of understanding, creating richer data sets that can be gathered and used immediately.

A neutral network and slot-mapping framework allows accurate translations of inferred and implicit language by recognizing actual human brain patterns for the best possible conversational experience. This works by leveraging sophisticated slot value pairing algorithms to accurately translate inferred purposes and meanings.

**Key Benefits**

- Reduce call center costs
- Free up employees and call center staff to handle more complex service issues
- Improve service with intelligent self-service options
- Flexible deployment options – fully hosted, on-premise or hybrid

**Connect With Us**

For more information about Virtual Banking Assistant, call 800-872-7882, email getsolutions@fiserv.com or visit fiserv.com.