

Take your CX to the next level with **emerie™**, the most advanced IVA for financial services available

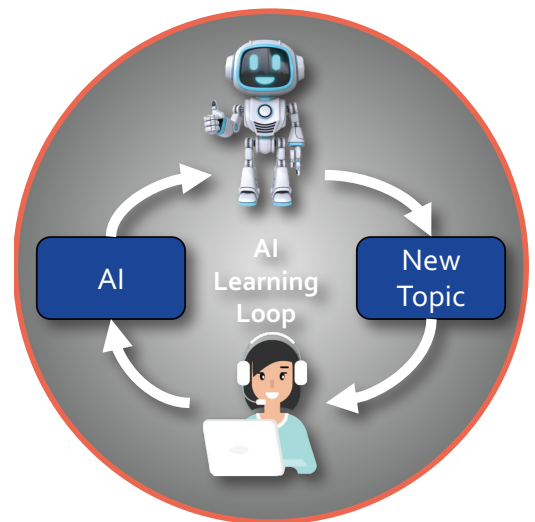
ENACOMM offers the latest in conversational AI at a price your FI can afford

Customer experience (CX) is a key differentiator among financial institutions today – but banks and credit unions face CX challenges that must be overcome in order to rise above the competition:

- FI website hard to navigate
- Agents only available during business hours
- Ongoing customer/member feedback difficult to gather
- Agents wasting time on easy customer/member issues

FIs can brand and customize the CX to differentiate themselves and adapt. ENACOMM's **emerie™**, the most advanced Intelligent Virtual Assistant (IVA) for financial services in the industry, will take your CX to the next level:

- Makes finding answers easy to questions, such as, "What's the bank's routing number?"
- Available 24/7
- Cultivates an artificial intelligence (AI) learning loop
- Frees up agents to focus on your customers/members by automating the easy stuff



Gartner projects that conversational AI will reduce contact center agent labor costs by \$80 billion by 2026, and more than six times as many interactions will be automated using AI by that year, compared to 2022.



ENACOMM CX solutions can integrate with any contact center solution to deliver seamless customer/member experiences, and **emerie™** can be utilized across multiple interaction channels:

- Web chat
- Mobile web
- Phone
- SMS



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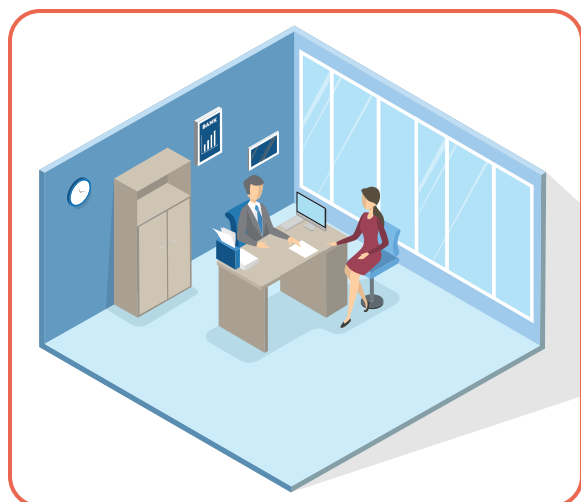
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ENACOMM captures behavioral, transaction and preference data to deliver personalized experiences. **emerie™ uses that data to solve problems that your financial institution faces every day, serving as:**

Virtual Receptionist: answers customer / member basic questions and gets them to the right place

- Customized chat window on FI website
- Customized voice to answer customer / member calls
- Customized responses adapted to each channel
- 50+ topics understood
- More languages (in addition to English) coming soon



Virtual Teller: knows your customer / member and can provide account and transaction info

- Authenticate callers
- Retrieve account balances
- List and search transactions
- Make payments
- Transfer funds
- Manage cards
- Help with product upsell and cross-sell by recommending products and services

IBM estimates that conversational AI can take care of 80% of queries currently handled by your service reps and reduce customer service costs by 30%.

Today's accelerated digital transformation won't snap back to analog experiences, because customer / member expectations continue to advance. ENACOMM uses the most advanced AI to deliver best-in-class CX solutions.

emerie™ can chat with your customers / members in a way that is natural and comfortable for them. By being intelligent and friendly, **emerie™ makes self-serve banking easier and more approachable for everyone.**

Half of banking customers surveyed in a 2022 Capgemini report cited voice assistants as a feature they most want to see.

ENACOMM has more successful conversational banking deployments and happy customers than anyone else in the industry. Will you trust us, too?



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