

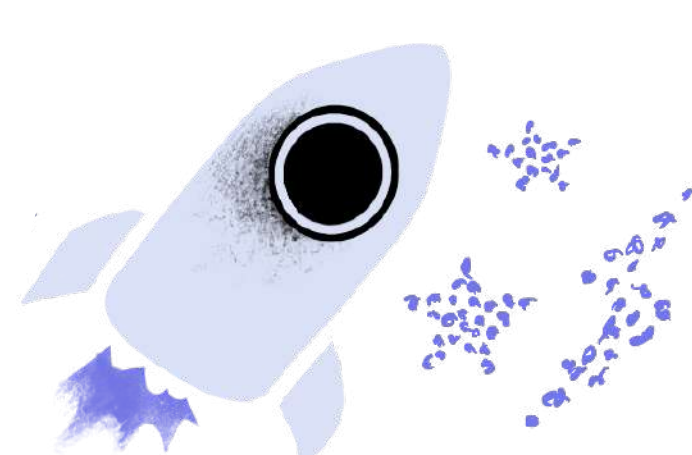
Tovie AI + IBM Cloud for Financial Services®

AI solutions to automate and streamline operations for better customer experiences and efficiency



Achieve service excellence through digital transformation

- **43% of customers** prefer chatbots over visiting a branch to complete tasks
- **87% of customers** report having a positive customer experience with chatbots



In the financial services industry, operations and customer experiences are connected, opening up new dimensions of customer excellence.

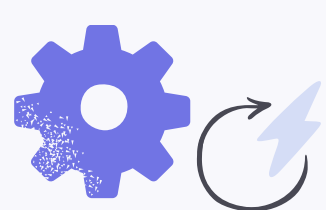
Conversational interfaces are a proven tool for achieving customer-centricity and are well received by customers. A strong chatbot strategy can streamline processes and redefine customer engagement by providing easy access to facilities and delivering a more personalised and satisfying experience.



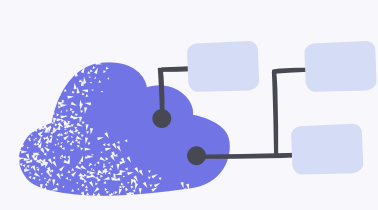
IBM Cloud for Financial Services, speed innovation and address your security and compliance needs.

IBM Cloud for Financial Services is supported by an ecosystem of curated ISVs, fintechs and SaaS providers, to help make it easier and faster for financial institutions to onboard third-party applications and services and begin working with them on IBM Cloud.

The IBM Cloud for Financial Services is designed to help financial institutions:



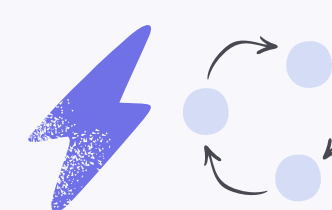
Address your compliance requirements with an industry-built common controls platform.



Operate with choice and agility through hybrid cloud deployment options.



Safeguard data with industry-leading security capabilities.



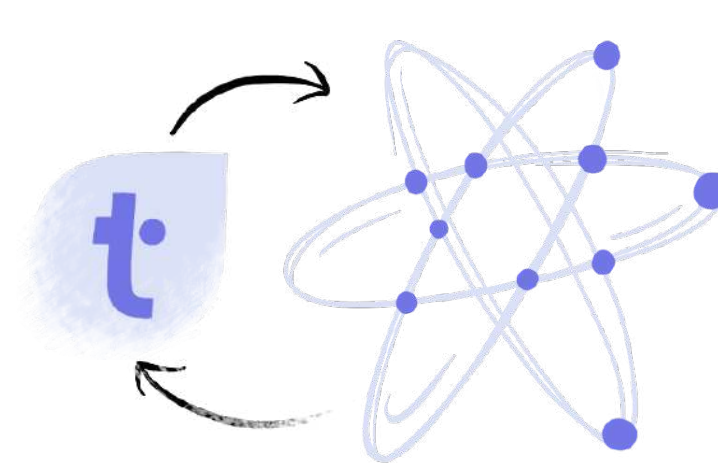
Speed innovation with an ecosystem of ISVs, fintechs and SaaS providers.

Conversational AI use cases for financial services

Tovie AI's voice and chatbot solutions are built to cater to the diverse needs of our enterprise-level clients in the banking and insurance industries

- **First-line support**
- **Debt collection**
- **Upsell & cross-sell**
- **Claim processing**
- **Payment assistance**
- **Feedback collection**

Tovie AI seamlessly connects to any CRM, communication channel or payment terminal



Providing seamless and personalised customer experience

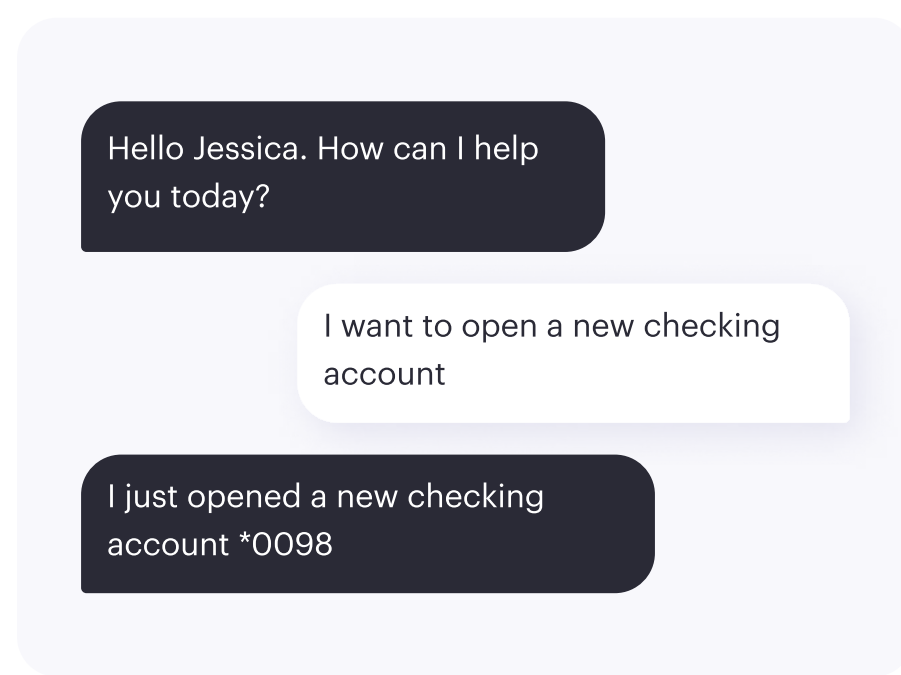
Conversational AI for banking and insurance creates more efficient, accurate, and satisfying interaction experiences at each stage of the customer journey

- Speech and intent recognition
- Engaging conversations
- Multilingual support
- Omnichannel communication

Acquire

Dedicated assistance

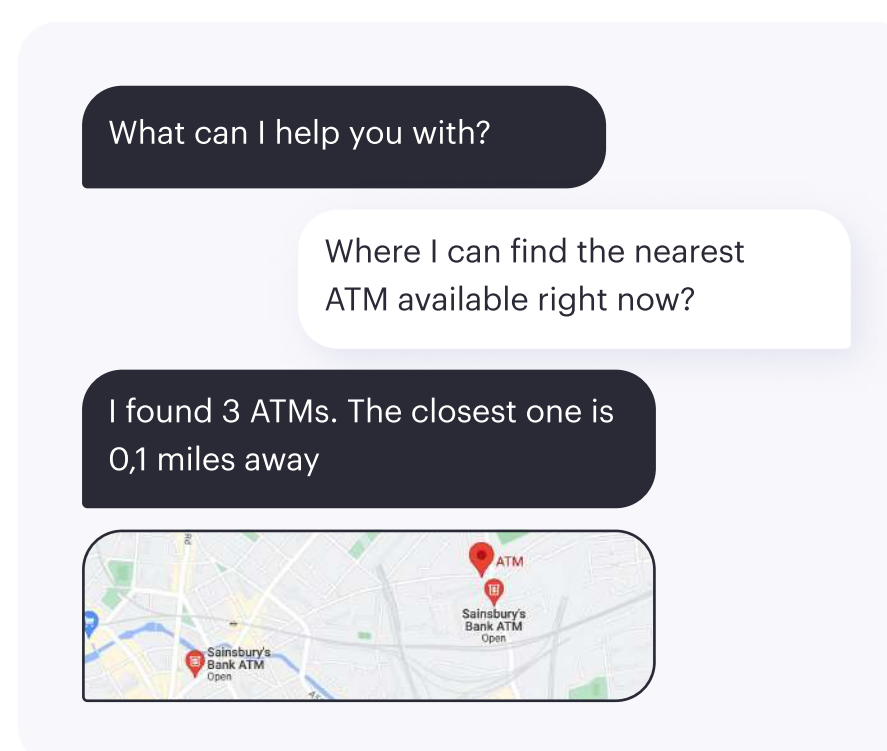
Provide your customers with the best possible options and advice, taking into account their profile data and communication history, no matter where that communication occurred.



Support

Instant response

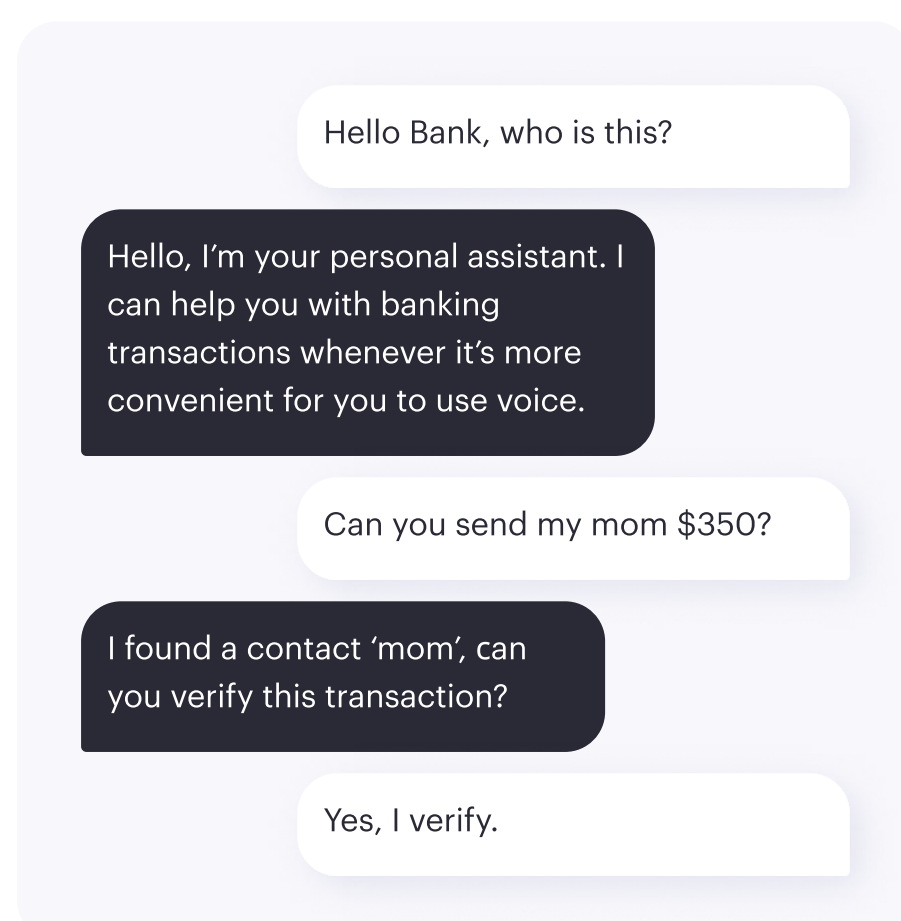
Deliver 24/7 contextual support and quick problem resolution to ensure that your customers can always get the help they need, no matter the time of day.



Ascend

Easy banking

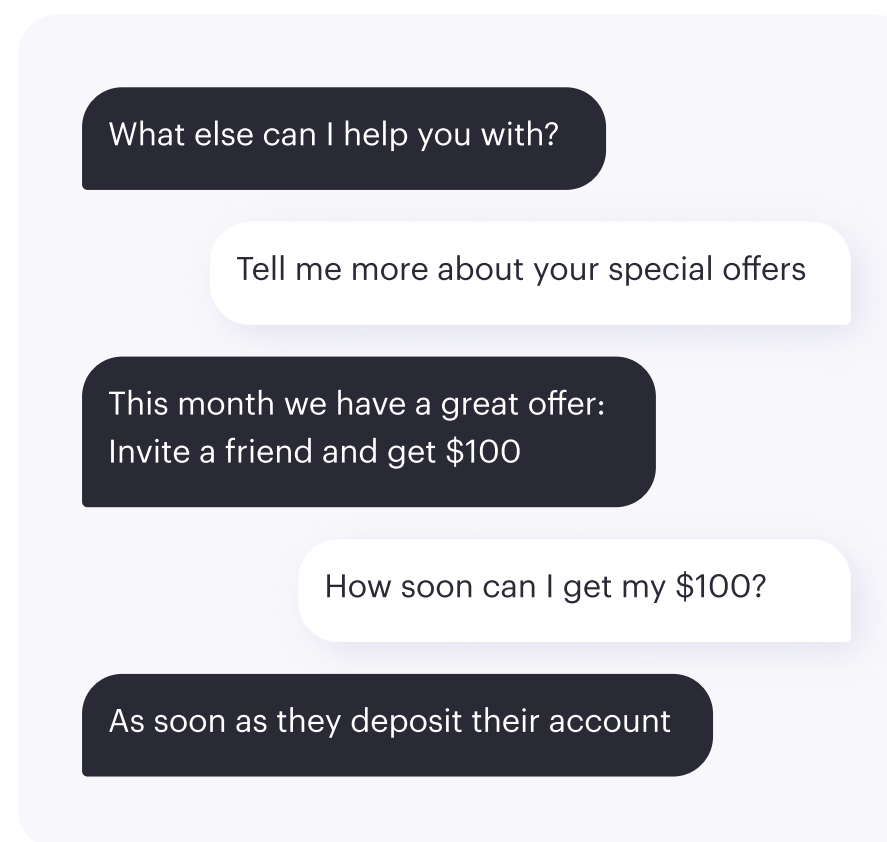
Make everyday banking simple for customers on the go. The virtual assistant helps users in a variety of banking activities such as balance inquiries, bill payments, and funds transfers.



Engage

Tailored offers

Customise marketing campaigns that resonate with users and create added value to your service. Promote at the right time through their preferred channels for better relevance and engagement.



Discover IBM Cloud for Financial Services validated solutions by Tovie AI

Insurance Claims Bot

Enhance customer experience using an Insurance Claims Bot: Boost the rate of successful insurance claim processing at the first call

Debt Collections Bot

Automate all aspects of the default management process, reduce costs and deliver better debtor engagement with Debt Collections Bot

Banking Assistant

Use the power of Banking and Insurance Assistant to address any challenges in the financial services industry - from common to complex

Website navigation Bot

Provide proactive engagement with potential customers and lead capture at the websites with complex navigation