emerie™ Virtual Banking Assistant
For Credit Unions and Community Banks

What is emerie™?

emerie is a multi-channel virtual banking assistant that uses Artificial Intelligence (AI) to engage with customers via phone or chat in a conversational way that is natural and comfortable. As a result, emerie can provide a more personalized and efficient experience. No more remembering specific keywords or phrases, nor navigating complicated menus!

emerie has two levels:
- **emerie Receptionist** answers an extensive range of general and finance questions
- **emerie Teller** answers questions, provides account-related information, and performs transactions

Customers can access emerie through channels such as a web chat or phone. emerie can connect customers to live agents through these channels. With its friendly and intelligent design, banking is easier and more approachable for everyone!

Why emerie™?

Cost Savings - emerie can help solve problems and answer questions quickly and with less human interaction. With the ability to supply step-by-step instructions, emerie can reduce abandonment rates for digital products like account opening and loan applications.

Multi-Channel - Customers can contact emerie using their preferred channel (Chat and Phone available now; SMS and Alexa coming soon).

Product Upsell & Cross-Sell - emerie can recommend products and services and assist customers in navigating a website or mobile app based on the questions asked.

Information - emerie can provide account balances, transaction history, interest, and loan payoff information. Emerie can also access a built-in FAQ that helps customers quickly find answers to common questions. When additional assistance is needed, **emerie Teller** offers easy escalation to live agents via phone or web chat.

Transactions - emerie can transfer funds, stop payments, and activate cards.
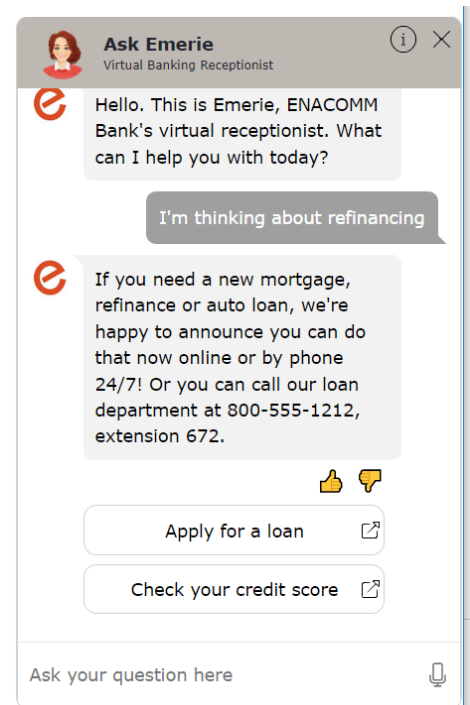
Customer Satisfaction - With so many banking products and services available, it can be challenging for customers to know where to start or what to ask. Using emerie is easy and intuitive, so customers can ask questions in a natural way.

Customization - emerie's customization options include bot name, logo, avatar icon and colors; response options (text, images, adaptive cards), inquiry method (text, voice), and a variety of bot voice options.

Conversational AI Features – emerie offers features such as

- Natural Language processing
- Intent and entity recognition
- Dynamic text-to-speech
- Active learning
- Intuitive conversation design
- Contextual awareness
- Sentiment analysis

Feedback - emerie collects customer feedback to make the bot smarter over time, and includes robust reporting capabilities to demonstrate to the financial institution how its customers are using the platform.

What Problems does **emerie**™ Solve?

The Financial Institution's website is hard to navigate - emerie can answer questions such as, "What's your routing number?"

Live agents are available only during business hours - emerie is available 24/7.

Banks and Credit Unions want to gather customer feedback - emerie continuously gathers information and feedback, learning as she goes.

Financial Institutions need to automate the easy stuff - emerie handles the rote, oft-asked questions, freeing up your agents to focus on your customers' more pressing needs.

emerie™ Receptionist

emerie Receptionist answers an extensive range of finance questions and also guides customers to the right area via phone or chat

1. Understands a wide range of banking-related topics
2. Customized responses adapted to each channel (text, voice, images, buttons, etc.)
3. Available in English (more languages coming soon)

Phone Channel
- **emerie** answers calls and greets customers
- Customize emerie's voice
- Intent-based call routing

Web Chat
- Embed **emerie** chat on FI website
- Customize emerie's chat window
- Chat agent escalation

emerie™ **Teller**

emerie Teller answers questions, provides account-related information, performs transactions, and guides customers to the right customer service area via chat or phone. It starts with all of the functionality of **emerie Receptionist** and adds more robust features.

1. Understands a wide range of banking-related topics
2. Customized responses adapted to each channel (text, voice, images, buttons, etc.)
3. Available in English (more languages coming soon)
4. **Authentication and enrollment**
5. **Account information (e.g., balance, history, payments)**
6. **Transactions (e.g., transfer funds, make payments)**

Phone Channel
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Web Chat
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