

# AI for Banking

## Reduce costs. Elevate experiences

AI for Banking is a pre-built, enterprise-grade retail banking application from Kore.ai. It enables banks to deploy secure, compliant AI agents and pre-configured banking use cases across digital and voice channels, driving faster time to value and measurable service outcomes.

### Reimagine banking with Kore.ai

#### Key Capabilities

##### Pre-configured use cases

Accelerate time to value with pre-configured retail banking use cases and ready-made workflows integrated with core banking, card platforms, bill pay, digital platforms, and location services.

##### AI agents

Enhance customer experience with multilingual AI agents that interpret customer requests, maintain context across interactions, and drive higher self-service resolution while improving satisfaction.

##### Agent assistance

Increase human agent efficiency with real-time AI guidance that surfaces answers, automates tasks, and recommends next best actions to resolve complex cases faster and more accurately.

##### Enterprise search

Provide governed, context-aware answers drawn from structured and unstructured banking data to ensure accurate and compliant responses across customer and agent workflows.

##### Agent platform

Build, deploy, and optimize AI agents from a unified enterprise platform that scales securely and delivers measurable business outcomes.

#### Why it matters now

##### Profit pressure demands smarter cost structures

Enterprise-wide AI automation reduces operational costs by 40 to 60 percent, freeing capital to re-invest in growth and acquisition.

##### Fragmented customer journeys limit insight and loyalty

AI orchestrates unified, consistent cross-channel experiences that deliver relevant personalization and stronger lifetime value.

##### Regulatory complexity slows innovation

Compliant, explainable AI enables automation with full transparency and governance.

##### Building AI in-house delays business value

Deliver production-ready, pre-built use cases that eliminate long development cycles and accelerate measurable ROI.

##### Customer expectations are being set outside of banking

Deliver fast, intuitive self-service to banking customers that meet modern service experiences.



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See why Kore.ai is a leader in the 2025 Gartner® Magic Quadrant™ for Conversational AI platforms.

The Gartner® Magic Quadrant™ includes conversational AI agents and tools leveraging generative AI.

Gartner.

# AI for Banking

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### Why Kore.ai

#### PRE-BUILT USE CASES

Balance +  
affordability inquiries

Internal + external  
money transfers

Bill pay + P2P  
payment

Account  
management

Disputes + fraud  
management

Transactions +  
spending

Block/Unblock + card  
replacement

Proactive  
engagement

#### PRE-BUILT INTEGRATIONS

##### CORE BANKING



##### CARD PLATFORMS



##### DIGITAL PLATFORMS



##### BILL PAY P2P PAYMENTS



#### ENTERPRISE-GRADE COMPLIANCE



### Superior outcomes. Seamless experiences. Faster growth.

## 60%

self-service containment and  
zero hold time with AI agents

## 25%

reduction in contact center costs  
with AI-powered automation

## 24x7

access to banking services all  
year round, no hold times

## 30%

reduction in average handle time  
with real-time AI assistance

## 15%

increase in productivity  
with instant access to enterprise  
knowledge information

## 20%

increase in first contact resolution  
with AI-powered routing

#### TRUSTED BY LEADING FINANCIAL SERVICES



Morgan Stanley

