

## Factsheet – Fusion Dixibot

# The virtual personal assistant

Conversational AI banking solution for banks that acts as a self-service virtual assistant.

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**By 2022, Gartner predicts that 70% of all customer interactions will involve machine learning, chatbots, and mobile messaging."**

With consumer expectations increasing, the use of artificial intelligence (AI), machine learning and chatbots in banking is also on the rise. More and more banking organizations are leveraging AI to launch chatbot solutions, to help them reduce costs and serving increasingly tech-savvy consumers. Nearly 64% of people believe chatbots are beneficial, as the 24/7 service they offer makes businesses more reliable and efficient.

### Fusion Dixibot: Finastra's self-service virtual assistant for banks



Enhance customer experience with human-like interactions



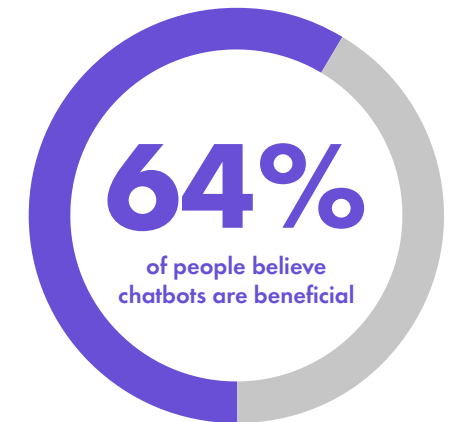
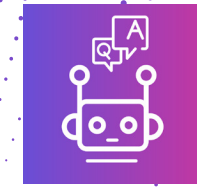
AI-based software with capability to learn from past interactions and improve responses



24X7 customer service, reliability and accuracy of information



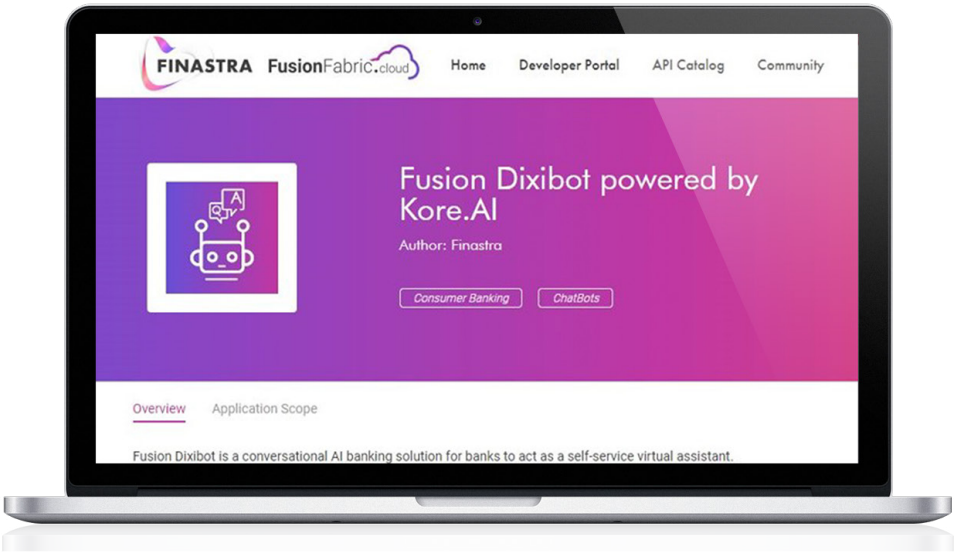
Generate leads by assessing customer interactions to serve them better



# Chatbots in mobile banking applications becoming dominant

Chatbot integration in mobile banking apps will be the dominant channel for chatbot-driven customer communications, accounting for 79% of successful interactions in 2023. This is driven by rising user preference for app-based banking and the strong performance of early banking chatbots.

**Better customer service experiences, at a lower cost**  
265 billion customer support requests are made every year, and it costs businesses a whopping \$1.3 trillion to service them. Cost savings from using chatbots in the banking industry are estimated to reach \$7.3bn globally by 2023.



79%

percentage of chatbot’s successful interactions in mobile banking apps

\$7.3 billion

estimated cost savings from using chatbots in the banking industry





## Features



### 24x7 support

integration with customer websites confers competitive advantage and the 'always-on' experience helps to attract and retain customers



### Ease of use for customers

minimize customer errors and optimize user experience, by guiding customers through the process of transacting online, using a mix of well-designed scripts, AI and natural language processing



### Progressive personal banking

banks can deliver faster and more personalized service and save precious time for themselves and their customers



### Lower-cost support

reducing cost significantly when companies upgrade from antiquated, inefficient IVR technology to AI, chatbots, virtual assistants, messaging



### Customer feedback and measurement

effectively capture customers' current needs and pain points and continue to learn from every customer interaction



## Key pillars of Fusion Dixibot

### Transaction experience

- Account inquiry
- Transaction inquiry

### Payments experience

- Bill payments
- Fund transfer

### Information experience

- Download Forms
- List branches and ATMs

### Advisory experience

- Expense report
- Product recommendation

## Building your own experience



Integrated with core banking system through REST APIs, real-time data read



Personalization for banking needs

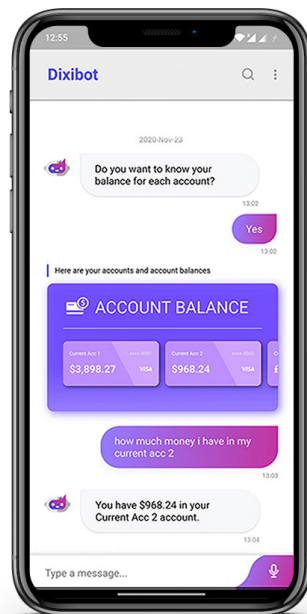
- Queries and responses
- Utterances and keywords
- Feature and flow control



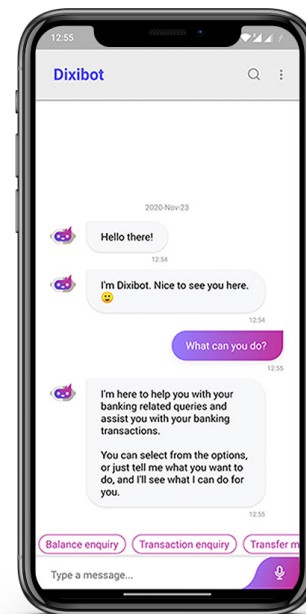
Independent App with capability to integrate with WhatsApp, Messenger



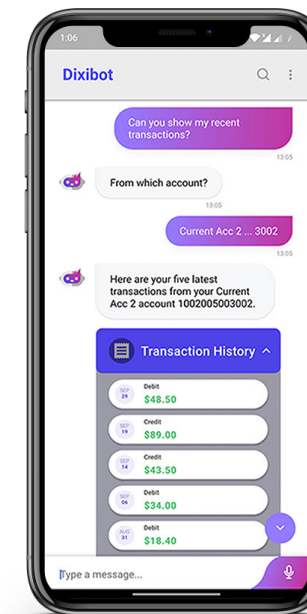
Task-oriented design and flow for banks to control and personalize



Individual account balance enquiry



Welcome customer



Transaction enquiry

## Contact us

### About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](https://finastra.com)

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