

Human Oversight for AI Agents

Human–AI Collaboration Built for Mortgage Servicing

Mortgage servicers seek to balance automation efficiency with regulatory compliance and human judgment. While AI agents can automate routine tasks and improve consistency and efficiency, complex borrower issues and policy-driven decisions often require human oversight. Most solutions force a choice between full automation with added risk, or manual review that reduces the benefits of automation.

ServisBOT's Human Oversight is designed to provide structured, risk-based supervision of AI agents to support compliant automation. The system continuously evaluates AI responses based on regulatory risk, borrower sentiment, and interaction complexity—routing only higher-risk or uncertain situations to a human advisor for review.

This approach allows a single advisor to oversee multiple AI-led conversations simultaneously, intervening only when judgment or approval is required, while routine interactions proceed without delay. This is especially critical for regulated business environments, such as Mortgage Servicing.

Ideal for Mortgage Servicing Contact Center Operations



Default Collections & Cures (DCC)

- ▶ Conversations requiring sensitivity and compliance oversight



Loss Mitigation

- ▶ Complex evaluations where human judgment is needed



Customer Service

- ▶ Human oversight to deal with edge cases



Payment Processing

- ▶ Verification and fee discussions with compliance checks

Measurable Business Impacts



75-85%
Auto-Approval
Rate



40-60%
Reduction
in Review Costs



< 2 min
Average Review
Time



100%
Compliance Audit
Trail

Human Oversight Features

Risk-Based Intelligent Routing

Classification engine scores AI responses across:

- ▶ **Regulatory Compliance Risk** – CFPB, RESPA, FDCPA, state-specific servicing requirements
- ▶ **Financial Impact** – Payment arrangement modifications, fee waivers, loss mitigation options
- ▶ **Customer Sentiment** – Escalation triggers, borrower distress signals, complaint language
- ▶ **Response Complexity** – Multi-step workflows, edge cases, policy exceptions

Supervisor Review Dashboard

Intuitive web interface provides supervisors with:

- ▶ **Prioritized Queue** – Responses sorted by risk score, with automatic SLA timers
- ▶ **Full Conversation Context** – Complete chat history, borrower profile, account status, previous AI interactions
- ▶ **One-Click Actions** – Approve, edit-and-approve, reject with feedback, or escalate to specialist
- ▶ **Inline Editing** – Modify agent responses directly with tracked changes and approval workflows

Comprehensive Analytics & Reporting

Real-time visibility into performance and effectiveness:

- ▶ **Agent Performance Metrics** – Approval rates, revision frequency, common failure patterns
- ▶ **Supervisor Efficiency** – Review speed, handling capacity, and consistency of human decisions
- ▶ **Compliance Tracking** – Flagged interaction types, regulatory risk trends, audit trail
- ▶ **Cost-Benefit Analysis** – Time saved vs. review overhead, auto-approval rates by category

Flexible Policy Engine

Customize routing rules and approval workflows:

- ▶ **Threshold-Based Routing** – Define risk score cutoffs for automatic approval vs. human review
- ▶ **Category-Specific Rules** – Apply policies for loss mitigation, payments, escrow, etc.
- ▶ **Multi-Tier Escalation** – Route or flag complex cases to specialists and compliance team
- ▶ **A/B Testing Framework** – Test different threshold settings and measure impact on approval rates and review times

Feedback Loop & Model Improvement

Supervisor reviews train the system for better decisions:

- ▶ **Supervised Learning** – Approval/rejection decisions refine risk classification models
- ▶ **Pattern Detection** – Identifies recurring issues for targeted agent training updates
- ▶ **Quality Scoring** – Tracks agent improvement over time, highlights training needs

ServisBOT's Human Oversight integrates seamlessly with your existing infrastructure:

Deployment Model	Cloud-hosted deployment
API Integration	RESTful API with async webhook support for real-time notifications
Data Security	SOC 2 Type II certified, encryption at rest and in transit, role-based access control
Supported Channels	Web chat, email, IVR transcription, any text-based interaction

How It Works



The screenshot shows the ServisInsight 'Live Viewer' interface. On the left is a sidebar with 'Bot Audits' and 'Live Viewer' buttons. The main area displays three chat windows for active conversations:

- Emily Thompson:** AI agent asks for loan number verification. Human agent confirms the number and provides payment details.
- David Kim:** AI agent thanks the user for calling. Human agent offers to help with a second mortgage inquiry.
- Jennifer Martinez:** The chat is currently in a 'Waiting for transcriptions...' state.

On the right, a 'Live Conversations' panel lists these three conversations with status indicators and 'Open' buttons.

Conversation is flagged for human oversight. The chat is visible to the agent who can understand the context and issue.

The human agent provides appropriate response to the AI agent who can proceed as-is, provide new info, or escalate, according to the human agent's guidance.

The 'Action required' modal window displays the following information:

- Context / Transcript:** A toggle switch is set to 'Context'.
- SUMMARY:** The customer requests a waiver of late fee due to government shutdown.
- REASONS:** A list containing 'government shutdown'.
- TYPE:** 'late_fee'.
- MESSAGE FOR CUSTOMER:** A text input field with the placeholder 'Enter the message the agent should give to the customer'.
- Buttons:** 'Approve' (green) and 'Reject' (red).

Ready to deploy AI agents with confidence?

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