

ServisBOT C360 AI Insights

Providing AI-powered customer intelligence that enables regulated industries to detect risk early, resolve issues faster, and elevate service quality across both human and AI teams.

Introducing ServisBOT's C360 for Regulated Businesses

Financial services organizations, such as banking and mortgage servicing, capture vast volumes of customer interaction data across channels—calls, chats, emails, transcripts, and other data sources. But critical insights and anomalies are often buried in unstructured content, across diverse channels, and can be interpreted inconsistently from team to team.

To stay ahead of emerging risks, organizations need faster, policy-aligned ways to detect issues early, understand root causes, and support compliant reporting. Traditional analytics and manual QA processes underperform compared to AI-enabled solutions that can deliver stronger risk mitigation, faster resolution times, and more competitive service quality and operational efficiency.

ServisBOT C360 creates a 360° customer view across the customer service operation by transforming raw interaction data into actionable intelligence, guiding decisions, and enhancing compliance across operations.

Business Benefits of ServisBOT C360



Regulatory-ready Insight and Reporting

- ▶ Converts unstructured conversations into consistent, auditable metrics and events.



Safer Scaling of AI Agents

- ▶ Bot Analysis continuously scores AI agent interactions for accuracy, responsiveness, and compliance.



Clear Root-Cause Understanding

- ▶ Research workflows connect topics with drivers to explain why issues are happening and who is affected.



Consistent Customer Experience

- ▶ Normalized topics, enriched metadata, and standardized conversation signals create a true 360° view across channels.



Reduce Compliance Exposure

- ▶ Advisor Performance analytics measure empathy, accuracy, and compliance behaviors, enhancing service quality.



Early Risk Detection and Faster Remediation

- ▶ Automatically detects emerging issues and anomalies, quantifies impact, and suggests recommended actions.

ServisBOT C360 Core Capabilities

An Overview Dashboard offers a quick overview of real-time insights across operations, for example:

C360 Insights
360° Customer Intelligence Platform

Navigation: Dashboard | Insights | Research | Operations | Complaints | Advisor Performance | Bot Analysis

Time range: Past 7 days | Channel: All channels

Dashboard Overview

Real-time insights across loan servicing operations

Total Customers 45,230	Active Loans 38,920	Active Anomalies 2	Avg Experience Score 4.3
Total Interactions 124,580	Life Events Detected 1,240		

Interactions by Time of Day

December 2025 · Business hours highlighted (08:00–20:00)

Business vs after-hours: 76% / 24%

Line chart showing interactions per hour. Peak at 14:00 (55/hr).

Loan Segments

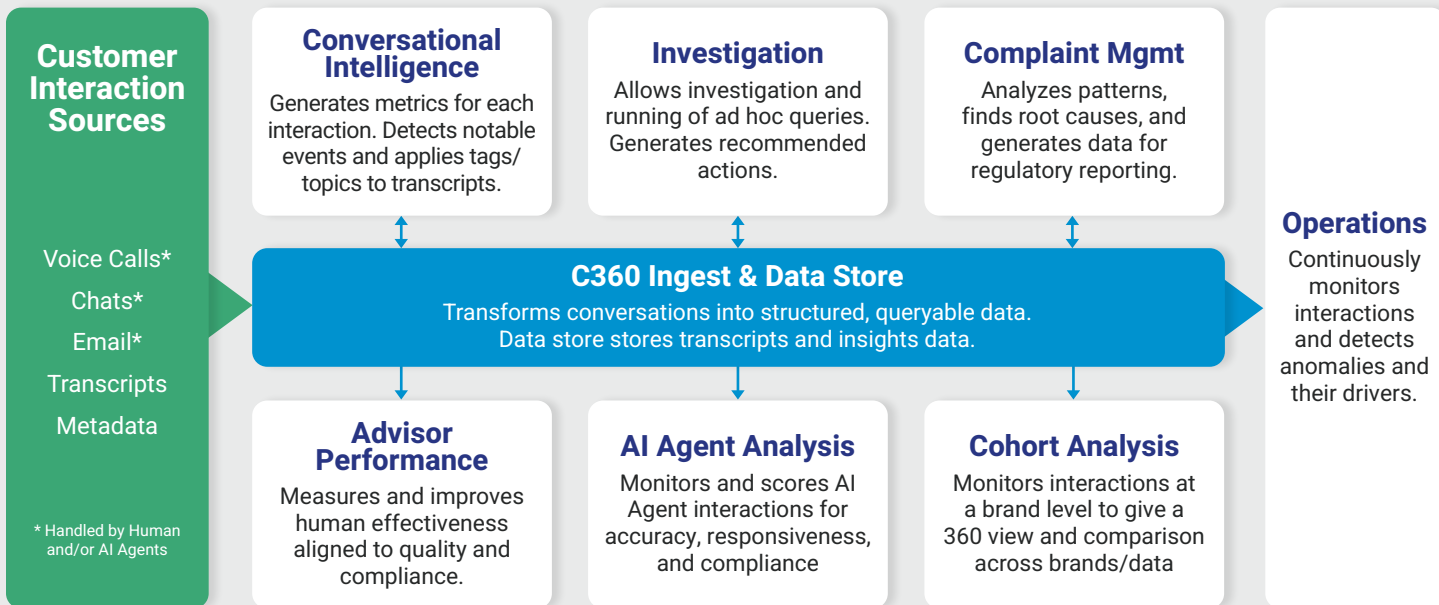
Mortgage 18,240 loans \$285,000 avg 520 life events Risk: 5.8
Auto Loan 12,450 loans \$32,000 avg 380 life events Risk: 6.5
Personal Loan 8,920 loans \$15,000 avg 240 life events Risk: 7.1
Student Loan 5,620 loans \$45,000 avg 100 life events Risk: 5.2

Active Anomalies

- Spike in Payment Dispute Calls** (High)
Impact: 1,240 customers Deviation: 287.5%
Brands: Brand A, Brand C
- Medical Emergency Life Event Spike** (Critical)
Impact: 2,340 customers Deviation: 244.1%
Brands: Brand A, Brand B, Brand C

C360 is powered by several modules: **Conversation Intelligence, Research, Operations, Complaint Management, Advisor Performance, Bot Analysis, and Service Analysis.** These work together and are not standalone workflows. So insights discovered in one area can be monitored, operationalized, and improved across the full customer journey.

ServisBOT C360 Insights



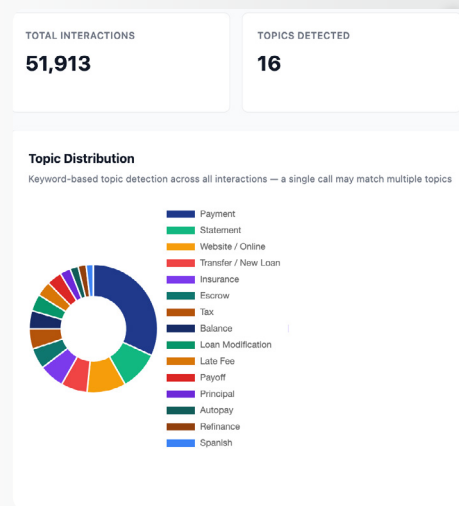
ServisBOT C360 Modules

1. Conversation Intelligence

Conversation Intelligence focuses on producing consistent, reusable conversation-level insights. It is not a trends or reporting module. Key Capabilities include:

- ▶ **Conversation-Level Metrics:** Generate standardized metrics for every interaction - experience score, resolution indicators, compliance markers
- ▶ **Event Detection:** Identify and extract notable customer and service events, such as escalation intent, hardship signals, and life events
- ▶ **Emotion Signal Extraction:** Detect praise, gratitude, and frustration as normalized signals attached to each conversation
- ▶ **Topic & Entity Normalization:** Apply consistent topics, tags, and entities to transcripts for reliable querying
- ▶ **Metadata Enrichment:** Produce a structured interaction record that can be consumed by Research, Operations, Performance, and Complaints modules

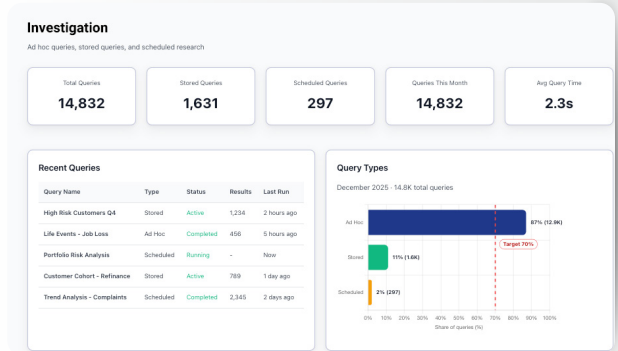
This creates a dependable “source of truth” for monitoring, QA, complaint classification, and reporting, reducing subjectivity and rework.



2. Investigation

Investigation helps teams move from “we see a problem” to “we know the cause and the fix.” It enables understanding of what’s happening, why, and who is impacted, before operationalizing monitoring. Key Capabilities include:

- ▶ **Ad Hoc Investigation:** Search and filter across the full transcript corpus using extracted metrics, events, topics, and metadata
- ▶ **Segmentation & Cohorting:** Build cohorts based on conditions such as queues, brands, topics, emotions, or detected events
- ▶ **Saved Queries:** Persist query definitions so investigations can be re-run and monitored over time
- ▶ **Scheduled Monitoring:** Track an issue discovered through Research by re-running the same query on a fixed cadence (e.g., every hour on the hour while the call center is open) to get refreshed results until the issue goes away
- ▶ **Impact Identification:** Produce lists of impacted customers with drill-down to the underlying conversations
- ▶ **Driver Action Plans:** Generate recommended actions once primary drivers are identified to support investigation follow-up and resolution

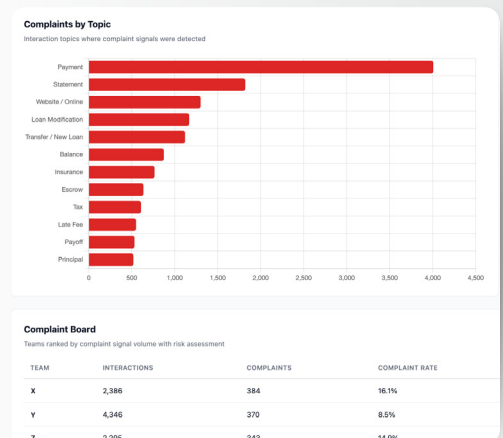


It supports defensible root-cause analysis and prioritization which are critical for audit trails, risk reviews, and cross-functional issue resolution.

3. Complaint Management

Complaint management analyzes patterns and generates data for regulatory reporting, pinpointing root causes, and receiving AI-driven recommendations for proactive issue resolution and customer satisfaction. Key Capabilities include:

- ▶ **Complaint Detection:** Automatically detect existence and level of complaints (L1, L2, L3)
- ▶ **Complaint Attributes:** Deep dive into 10 key complaint attributes
- ▶ **Root Cause Analysis:** Identify complaint drivers by combining topics with supporting signals such as volume, emotion, events, and risk
- ▶ **Driver Action Plans:** Receive actionable recommendations to mitigate source issues once complaint drivers are identified
- ▶ **Complaint Board:** Track complaints, enabling triaging by risk-level, category, and call center
- ▶ **Regulatory Reporting:** Generate compliant reports for regulatory submissions
- ▶ **Report Repository:** Store generated regulatory reports in a centralized, auditable location with access controls and export support
- ▶ **Sub-servicing View:** Dedicated views for brands and sub-servicers



It accelerates complaint handling, improves consistency, and supports compliance reporting with traceable insights.

4. Operations

Operations continuously monitors interactions and detects anomalies and the primary drivers contributing to the change, providing actionable recommendations. Key Capabilities include:

- ▶ **Anomaly Detection:** Build baselines per call type, queue, and brand, then automatically detect deviations in real time
- ▶ **Proactive Alerts:** Generate AI-named alerts when monitored metrics or event rates deviate unexpectedly from baseline, designed to interrupt teams when something breaks
- ▶ **Queue & Volume Monitoring:** Track shifts across sales and service queues as they happen
- ▶ **Signal-Based Monitoring:** Use topic, emotion, and event rates as signals for anomaly detection (not exploratory analysis)
- ▶ **Segment-Based Impact Views:** Quantify impact using predefined segments and conditions
- ▶ **Impact Quantification:** Estimate how many customers, conversations, or brands are affected by an issue
- ▶ **Driver Action Plans:** Provide recommended actions alongside alerts to help teams respond quickly to driver-driven issues



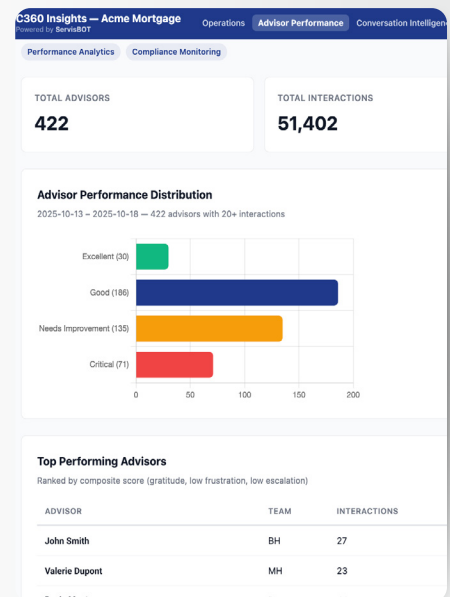
It provides early warning for compliance risks, process breakdowns, or customer harm—helping prevent repeat issues and downstream complaints.

5. Advisor Performance

Advisor Performance measures and improves human advisor effectiveness with analytics aligned to quality and compliance outcomes. Key Capabilities include:

- ▶ **Agent Scorecards:** Comprehensive performance scoring for each advisor
- ▶ **Performance Review Analytics:** Detailed analytics to support advisor performance reviews
- ▶ **Language Detection:** Detect frequency of specific agent language patterns
- ▶ **Experience Scoring:** Every conversation receives an experience score
- ▶ **Sentiment Metrics:** Track frustration, gratitude, and praise in conversations
- ▶ **Resolution Rate:** Measure success in resolving customer issues
- ▶ **Phrase Analysis:** Identify opening phrases and phrases to avoid
- ▶ **Repeat Contacts:** Track repeat contacts per advisor and contact reason
- ▶ **Compliance Monitoring:** Ensure adherence to regulatory requirements
- ▶ **Drill-Down Capability:** Interactive performance views with drill-down to individual calls and chats

It strengthens service quality while reducing the risk of misinformation, poor disclosures, or inconsistent handling.



6. AI Agent Analysis

AI Agent Analysis monitors and scores AI Agent interactions for accuracy, responsiveness, and compliance—at enterprise scale. **Key Capabilities:**

- ▶ **Accuracy and responsiveness scoring:** ensure AI agents answer correctly and efficiently
- ▶ **Compliance monitoring:** validate that digital conversations adhere to policy and regulatory requirements
- ▶ **Interaction quality signals:** detect failure patterns and improvement opportunities
- ▶ **Enterprise oversight:** consistent governance across digital channels

It enables confident scaling of AI-driven service while maintaining regulatory standards and customer trust.

7. Cohort Analysis

Cohort Analysis monitors and compares interactions across different brands (e.g. subservicers) that are serviced by the provider, giving a 360 view at both a subservice and borrower level:

- ▶ **Subservice Operating View:** provides insights to which areas are deteriorating or improving, how they compare, and what interventions are working.
- ▶ **Borrower View:** provides information on what happened across channels, what was said, whether disclosures were given, whether promises were made/kept, and where friction is recurring.

For financial service providers, a C360 subservice view turns interaction data into an operational control panel. This moves the relationship beyond transactional reporting toward a more collaborative and strategic model where these insights inform more long-term portfolio management.

A Single View of the Customer Journey for Banking and Mortgage Organizations

For banks, C360 surfaces emerging conduct, complaints, and risks across channels, enabling consistent service quality, faster investigations, and audit-ready reporting. For mortgage servicers and subservicers, it adds the critical subservicing lens, revealing where friction and compliance exposure originate across escrow, payments, loss mitigation, hardship, and complaints, and enabling comparisons across critical datapoints.

The result is earlier detection, clearer root cause, and faster remediation, reducing repeat contacts and escalations, strengthening regulatory confidence, and delivering a more consistent borrower experience at scale.

Interested in a 360° view for your contact center?

Contact Glen at glen.livolsi@servisbot.com or call him at +1 508 320 5147

