

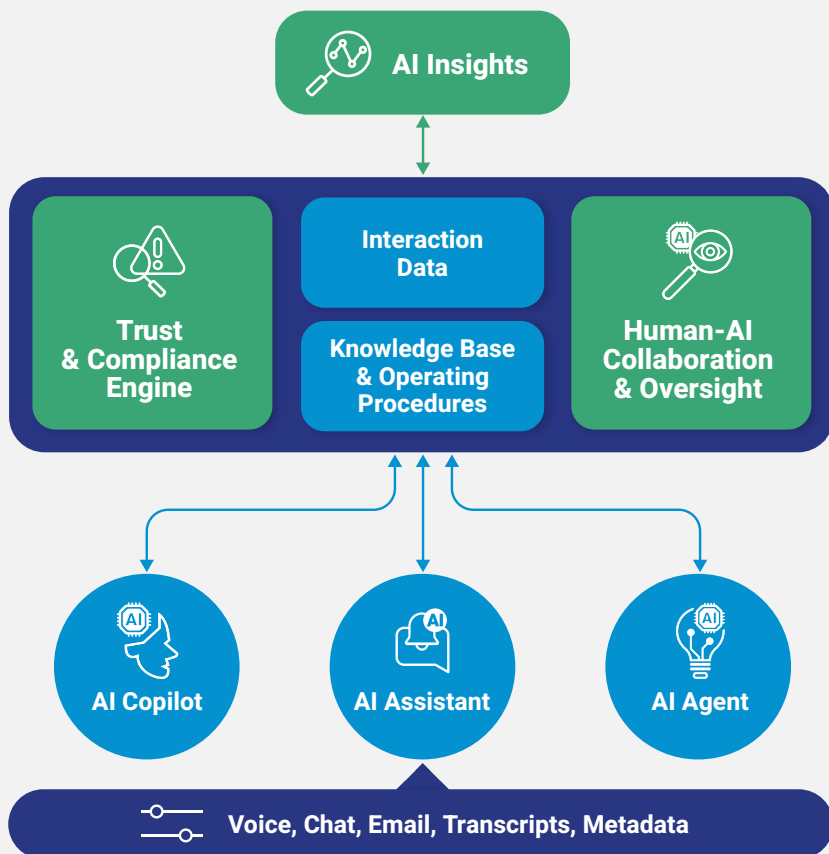
ServisBOT Hybrid Agentic AI Framework

Built for regulated industries that need performance without sacrificing control.

Intelligent automation across interactions and workflows — underpinned by continuous learning, governance, and trust. Built for industries where every decision carries risk and every outcome has to be defensible.

ServisBOT's Hybrid Agentic AI Framework powers three AI applications — **AI Assistants**, **Copilots**, and **Agents** — each grounded in a shared foundation of verified knowledge, trust and compliance, human oversight, and AI-powered intelligence.

How the Framework Brings it All Together



Business outcomes



Containment

Resolve interactions without escalation 24/7



Handle Time

Reduce time to resolution and handle time



First Contact Resolution

Resolve issues in a single interaction



Cost to Serve

Handle more volume without extra headcount



Advisor Quality

Identify what advisors do best and coach accordingly



Compliance Risk

Govern, log, and defend every interaction



Operational Visibility

Gain visibility across every AI & human interaction



AI Trust

Scale AI across the operation with governance and oversight

The Applications: Assistants, Copilots, & Agents

Three purpose-built AI applications for regulated customer service operations.

These applications share a common foundation of verified knowledge, trust and compliance, human oversight, and AI-driven intelligence. Built to integrate with contact center platforms, payment systems, and mortgage servicing systems.

AI Assistants

Handle routine customer interactions autonomously.

Digital workers that resolve customer enquiries across voice, chat and email without human intervention. They understand intent, access live data, complete tasks, and escalate whenever a request falls outside defined guardrails.

Typical Use Cases

- ▶ Account enquiries
- ▶ Billing & payment support
- ▶ FAQs & self-service
- ▶ Proactive outreach

Business value

- ▶ Higher containment
- ▶ 24/7 customer service
- ▶ Lower cost per interaction
- ▶ Reduced handling time

AI Copilots

Help advisors make better decisions in real time.

Embedded into advisor workflows, AI Copilots surface the right information, guidance and next best action during live conversations. Integrated with telephony, CRM, knowledge bases, and servicing systems.

Typical Use Cases

- ▶ Identity verification
- ▶ Payment processing
- ▶ Account updates
- ▶ Document management

Business value

- ▶ Faster advisor responses
- ▶ Reduced after-call work
- ▶ Greater consistency
- ▶ Improved compliance

AI Agents

Autonomous execution within defined guardrails.

Autonomous agents capable of completing single or multi-step tasks and making policy-governed decisions. Operating within configurable guardrails with human oversight for exceptions and higher-risk scenarios.

Typical Use Cases

- ▶ Multi-step workflows
- ▶ Decision automation
- ▶ Case processing
- ▶ Background operational tasks

Business value

- ▶ Increased automation
- ▶ Reduced operational effort
- ▶ Consistent policy execution
- ▶ Human oversight where needed

ServisBOT Copilot Products

Transcription Copilot (TCP)

Real-time transcription & summaries.

Automatically transcribes conversations, provides live guidance during interactions and generates compliant post-call summaries, reducing after-call workload.

- ▶ Real-time transcription
- ▶ Automatic summaries
- ▶ Live guidance
- ▶ Reduced after-call work

[Learn more →](#)

Agent Assist & Search

Instant answers from enterprise knowledge.

Purpose-built semantic search that retrieves accurate information across knowledge bases, documents and internal systems during live customer interactions.

- ▶ Intelligent search
- ▶ Context-aware answers
- ▶ Knowledge retrieval
- ▶ Faster issue resolution

[Learn more →](#)

The Hybrid AI Layer

Four interconnected components that govern, ground, and continuously improve every AI Assistant, Copilot, and Agent operating in the framework.



Knowledge Base & Operating Procedures

The shared knowledge foundation for every AI application.

All interactions draw from a centralized, verified knowledge base in real time. Using RAG technology, contextually relevant answers, process guides, operating procedures, and approved content is retrieved, based on the nature of each interaction.

- ▶ Consistent answers across voice, chat, email
- ▶ Aligned to current policies & procedures
- ▶ Conversation context captured and fed back
- ▶ Single source of truth for all AI applications



Trust & Compliance Engine

Monitors AI interactions against policies, regulatory requirements, and business rules.

Applicable across all AI applications wherever governance is required. Every AI action is logged, explainable, and tied to a clear audit trail, giving full visibility into responses and the rules that governed the decision.

- ▶ Real-time response evaluation & flagging
- ▶ Full audit trail – governed from day one
- ▶ Adjustable thresholds & rulesets
- ▶ Learns from AI and human decisions over time



Human-AI Collaboration & Oversight

Structured supervision of AI Agents, balancing automation with human judgment.

Advisors oversee multiple conversations, intervening only when required. The system continuously evaluates AI responses based on regulatory risk, customer sentiment, and interaction complexity, routing only higher-risk or uncertain situations to a human advisor.

— HOW THIS WORKS

1. AI Agent processes customer inquiry
2. AI response is scored between 0–100
3. Low-risk responses approved
4. Medium-risk ones queued for human review
5. High-risk interactions are escalated
6. Humans approve, edit, reject, or escalate

[Learn more about Human-AI Oversight →](#)



AI Insights (C360)

Intelligence layer transforming raw, unstructured data into actionable intelligence.

Continuously analyzes interactions, scoring for accuracy, compliance, sentiment, and resolution quality across both human and AI-led engagements. Every insight feeds back into the framework to drive continuous improvement.

- ▶ Early risk detection & anomaly alerts
- ▶ Root cause investigation & driver analysis
- ▶ Advisor performance & AI agent scoring
- ▶ Audit-ready regulatory reporting
- ▶ 360° view across customers and operations

[Learn more about C360 AI Insights →](#)

The Intelligence Layer

C360 turns every interaction into measurable operational insight.

C360 continuously analyzes every interaction across voice, chat, email and AI-driven workflows to uncover patterns that would otherwise remain hidden. From compliance risks and emerging customer complaints to advisor performance and AI accuracy, every insight helps your organization act sooner, improve service quality and strengthen operational resilience.

AI Insights Across Your Operation

Conversation Intelligence

Standardized metrics, event detection, and emotion signals for every interaction

Investigation

Ad hoc research, cohort analysis, and driver action plans for root cause analysis

Complaint Management

Automated complaint detection, root cause analysis, and regulatory reporting

Operations

Real-time anomaly detection, proactive alerts, and impact quantification

Advisor Performance

Scorecards, compliance monitoring, sentiment metrics, and drill-down analytics

AI Agent Analysis

Accuracy, responsiveness, and compliance scoring for AI-led interactions at scale

Cohort Analysis

360° comparison across brands and subservicers/brands.

Regulatory Reporting

Audit-ready reports stored in a centralized, access-controlled report repository

Trusted by Leading Brands in Regulated Industries

1stCentral.



Citizens®

loanDepot®



Ready to operationalize trusted AI?

See how ServisBOT helps regulated organizations deploy AI that improves business outcomes while maintaining governance, compliance and human oversight.

Request
a Demo