

# AI Assistants, AI Copilots, and AI Agents

## The Right AI Application for the Job, Across Your Entire Service Operation.

There is a significant difference between AI that talks to your customers, AI that supports your employees, and AI that takes autonomous action on your behalf. Each represents a different kind of digital worker, designed for a different role, a different audience, and a different set of tasks. Knowing which to deploy and when is what separates AI that delivers real results from AI that creates new problems.

ServisBOT offers all three, purpose-built for regulated industries including banking, mortgage, and insurance. They can be deployed independently or together within a single governed platform, delivering a coordinated AI workforce across your customer-facing and back-office operations: front-line service, employee productivity, and autonomous task execution, all under one umbrella.



## AI Assistants

### Customer-Facing AI Across Voice, Chat, and Email

AI Assistants are customer-facing digital workers that engage customers directly over voice, chat, or email, handling high-volume, routine interactions 24/7 without requiring a live human advisor. Powered by Generative AI and LLMs, they enable natural, accurate, and compliant conversations at scale. The rules and guardrails governing their actions are defined by your business, ensuring they always operate within policy.

Where traditional chatbots and IVR systems force customers through rigid menus, AI Assistants hold real natural language conversations, understand intent, access live account data, and resolve issues end-to-end. When a query exceeds their scope, a human-in-the-loop escalation can be enabled, handing off to a human advisor with full context via phone or live chat so the customer never has to repeat themselves.

### What AI Assistants Deliver

- ▶ Increased self-service and containment rates
- ▶ Reduced wait and average handling times
- ▶ 24/7 availability across voice, chat, and email
- ▶ Consistent, policy-aligned responses that reduce compliance exposure

### Use Case Examples

- ▶ Balance inquiries, payment due dates, account status
- ▶ Escrow questions: analysis results, shortage explanations, next steps
- ▶ Tax document access and 1098 reissue requests
- ▶ FAQ resolution, login assistance, service transfer support
- ▶ Proactive outreach: payment reminders, missing document requests



Each of the following can be deployed across voice, chat, or email.



## AI Copilots

### Employee-Facing AI That Makes Your Team More Efficient and More Compliant

AI Copilots are embedded in human advisor workflows, transcribing interactions, surfacing the right information, guidance, and next best action at exactly the right moment, making human advisors significantly more productive.

Human advisors are asked to manage live conversations with professionalism and empathy, navigate multiple systems, ensure language falls within regulatory compliance, and document call outcomes, all simultaneously. AI Copilots remove that burden, letting advisors focus on the customer while AI handles the heavy lifting in the background.

#### What AI Copilots Deliver

- ▶ Reduced handle time and post-call documentation burden
- ▶ Fewer compliance gaps via real-time alerts on regulated language and escalation triggers
- ▶ Faster access to accurate information across knowledge bases and internal systems
- ▶ Consistent quality and compliance performance across all advisor skill levels

#### ServisBOT Copilot Applications

- ▶ **Transcription CoPilot (TCP):** Real-time transcription, automatic after-call summaries and reason codes, keyword flagging, and audit-ready call coverage
- ▶ **Agent Assist:** Next Best Action suggestions, compliance alerts, and relevant documents surfaced automatically during live interactions
- ▶ **Agent and Enterprise Search:** On-demand semantic search across knowledge bases, CRMs, and internal systems, configurable by role, team, or domain

 **Integration:** AI Copilots connect with existing telephony infrastructure (Cisco, Avaya, Genesys, Televoice, Five 9, AWS Connect, and others) and your knowledge bases, CRMs, and internal systems.



## AI Agents

### Autonomous Digital Workers That Take Action

AI Agents are autonomous, context-aware digital workers that execute single or multi-step tasks and make rule-governed decisions to complete defined outcomes without requiring human involvement at each step. Unlike AI Assistants that conduct conversations or AI Copilots that support employees, AI Agents take action. They can operate customer-facing, in the background, or both.

Every AI Agent operates within configurable guardrails: business rules, eligibility criteria, and policy constraints that define the boundaries of autonomous action. When a case falls outside those boundaries, the customer has an option to push to the ServisBOT Human AI Collaboration and Oversight layer, automatically routing to a human advisor for real-time review and approval, ensuring complete oversight for the interactions that require it. This is especially relevant in sensitive, regulated environments.

#### What AI Agents Deliver

- ▶ Significant reduction in routine task volume reaching human advisors
- ▶ Consistent, policy-compliant handling of high-frequency requests
- ▶ After-hours resolution of eligible requests without staffing increases
- ▶ Faster outcomes for customers and lower operational cost per transaction

#### Use Case Examples

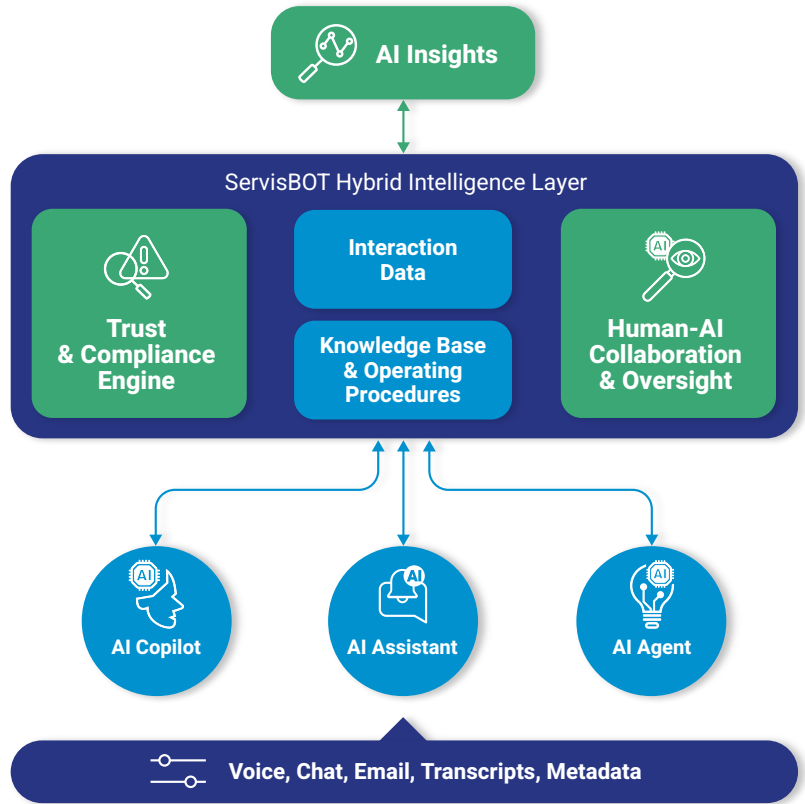
- ▶ **ID&V:** Authenticate customers autonomously before granting account access
- ▶ **Late Fee Waiver:** Check eligibility and execute the waiver for qualifying customers
- ▶ **Due Date Extension:** Evaluate and action requests against defined criteria
- ▶ **Address and Account Updates:** Verify and update information per policy
- ▶ **Document Delivery:** Trigger mailing or email of statements, notices, or tax documents
- ▶ **Adding Authorized Users:** Verify identity and update account access in line with policy

## ServisBOT Hybrid Agentic AI

The efficiency of AI automation, with the trust and control that regulated businesses demand.

ServisBOT's Hybrid Intelligence Layer powers AI Copilots, AI Assistants, and AI Agents across voice, chat, and email. Each application is grounded in a shared Knowledge Base and Operating Procedures, validated by the Trust and Compliance Engine, and governed by Human-AI Collaboration and Oversight, ensuring every interaction is policy-aligned and auditable.

C360 AI Insights provides a continuous 360-degree view of performance, compliance, and customer experience, turning interaction data into intelligence that helps uncover new opportunities for cross-sell and upsell, present data to support coaching and training, and surface compliance red flags.



### Trust and Compliance Engine

Every interaction adheres to policy and regulatory requirements. All AI activity is auditable, explainable, and governed from day one.

### Human-AI Collaboration and Oversight

Higher-risk, complex, or emotionally driven situations route automatically to a human advisor for real-time review, allowing for AI automation where safe and human oversight when required.

### C360 AI Insights

Transforms interaction data into operational intelligence, surfacing anomalies, complaint patterns, performance trends, and audit-ready reporting.

# Ready to see AI Assistants, Copilots, and Agents in action?

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