Digital Banking

AI Assist for Banno Conversations™

Helping craft faster, more consistent responses

To ease the workload of already-overwhelmed support representatives, we decided to give them a digital assistant that helps quickly and accurately craft responses to your accountholders while keeping a human on the other side of the conversation.

Protecting your data

We wouldn't implement powerful technology like this without putting security and privacy at the center. Only non-sensitive data is used to train your unique AI model, and is fully owned by you, not accessible by Google or any other entity.

This is just the beginning

Imagine your team using AI to uncover insights, streamline workflows, and find information. We believe AI will be a major differentiator for your financial institution in the coming years, and we're excited to continue building it into more of our products.
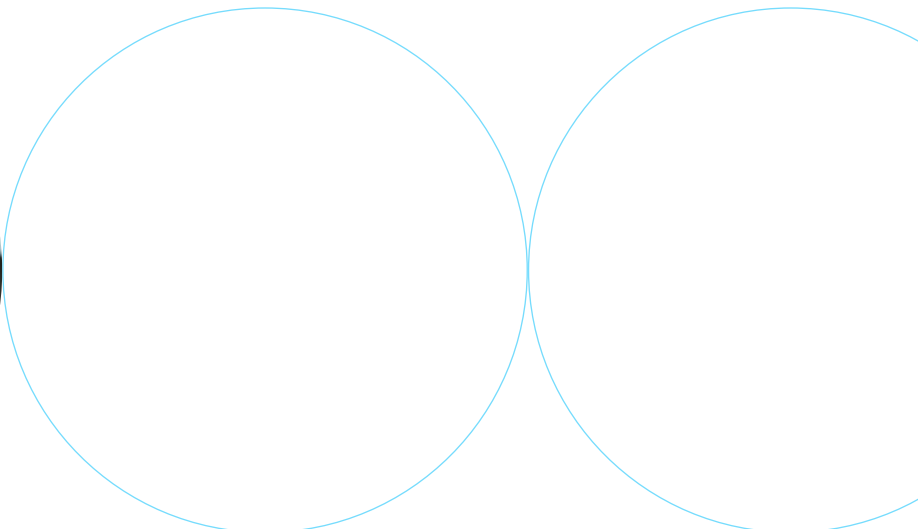
AI Assist for Banno Conversations

power up your service with AI

With the recent popularization of artificial intelligence (AI) – specifically Generative AI – Jack Henry began brainstorming how we could make things easier for financial institutions. We decided to start by easing the workload of already-overwhelmed support representatives by giving them an assistant that helps quickly and accurately craft responses to your accountholders while keeping a human on the other side of the conversation.

helping craft faster, more consistent responses

Imagine a scenario where one of your accountholders notices a questionable transaction on their account. They take a closer look, attach it to a conversation, and reach out to you, seeking assistance. As you locate the case and review the specifics, instead of crafting a response from scratch, AI Assist presents you with a suggested response that understands the problem, can give accurate answers, and even sounds just like your brand's voice.

Hello! I need help with a transaction I don't recognize.

⑤ TRANSACTION
SAM'S GROCERY $67.24
Free checking   Sept 1
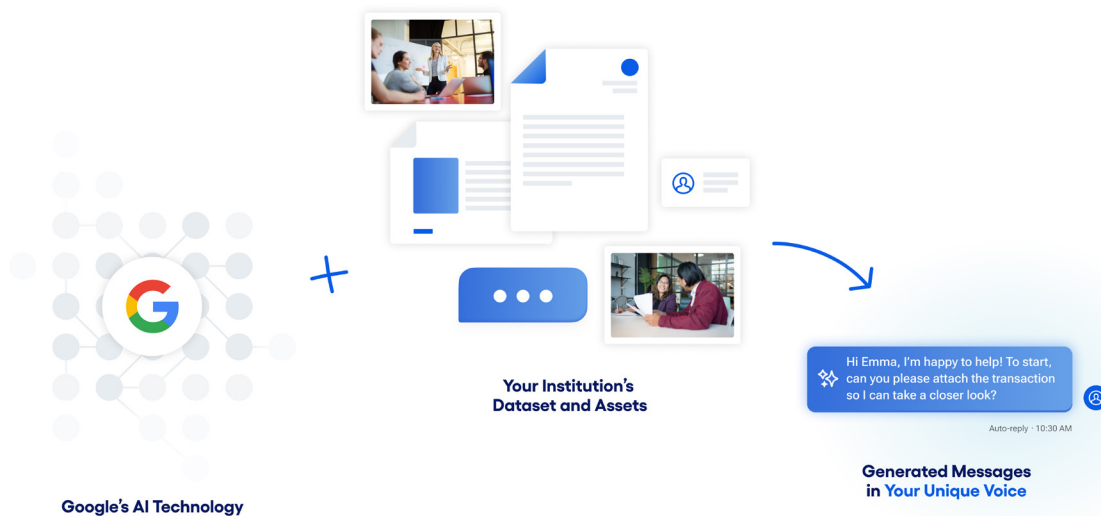
Emma · 10:30 AM

REPLY TO EMMA

Type a reply...

✦ Hi Emma, I'm happy to help! Thanks for attaching the transaction. Have you contacted SAM'S GROCERY about this charge?

How It Works

We've partnered with Google to incorporate their AI technology into Banno Conversations. Google uses Large Language Models (LLMs) similar to Open AI's Chat GPT, which can pair what it already knows with your financial institution's unique data set, conversation history, and even assets like your marketing materials and user guides to learn and mimic your institution's voice. The result? Accurate responses to your accountholders, as if you were chatting with them yourself.

Google's AI Technology + **Your Institution's Dataset and Assets**

Hi Emma, I'm happy to help! To start, can you please attach the transaction so I can take a closer look?

Auto-reply · 10:30 AM

Generated Messages in Your Unique Voice

Let's say the generated response provided a support representative with an almost-perfect response, but isn't *exactly* what they were looking for. A response can be enhanced by asking to include a specific detail, speak in a different tone, rephrase the text, adjust length, and more.

This not only saves the time and effort of composing a message from scratch, but also ensures that the response aligns *perfectly* with the correct information and specific voice of your financial institution.
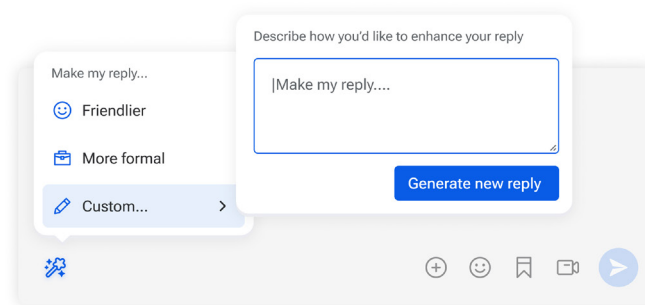
Going Beyond Suggestions

Imagine starting a day without a long queue of Conversations that came through overnight. Offer beffer after-hours support by allowing accountholders to resolve some issues or questions directly with AI Assist, so they experience immediate answers and your support team isn't spending the first part of every day catching up. Rest assured, in the event AI Assist isn't equipped to answer your accountholder's question, they'll be smoothly transitioned to a human when one is available.
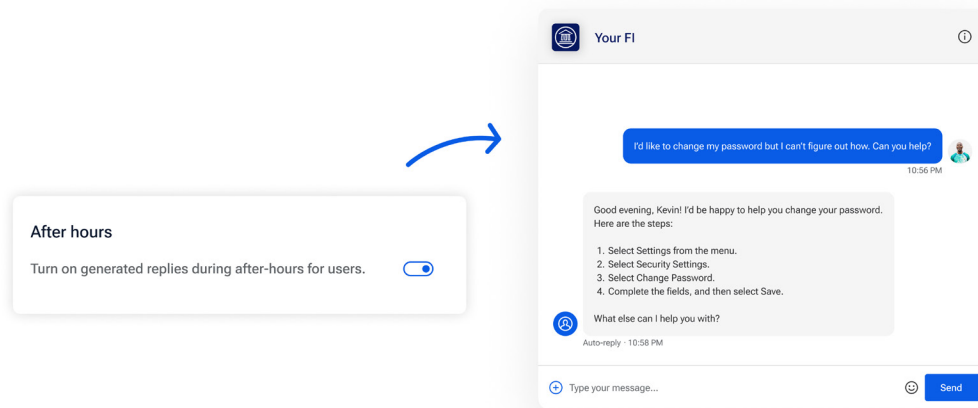
Translating to Many Languages

Break down language barriers and better serve your accountholders who don't natively speak English. Simple ask AI Assist to translate a message to a different language, so you can quickly resolve anybody's issue without ever leaving the conversation.
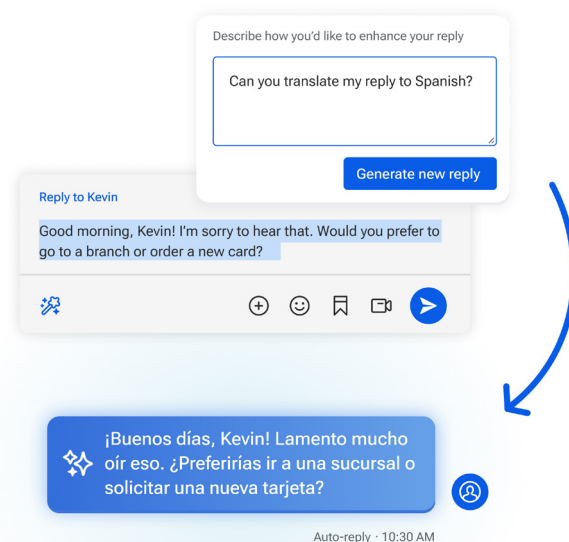
protecting your data

We wouldn't implement powerful technology like this without putting security and privacy at the foundation. That's why only non-sensitive information about your financial institution will be used to train your institution's unique model. This training data is owned by you and is not accessible by Google or any other entity as part of Google's AI/ML Privacy Commitment. Google does not store or maintain any of this data and offers tools to remove all Personally Identifiable Information (PII) data. The result? An extremely intelligent AI model that's completely unique to you, all without using or storing any sensitive information. Rest assured, protecting your financial institution is always at the forefront of our mind.

this is just the beginning

We're only scratching the surface of what could be done with AI. Imagine if your employees could leverage AI to gain insights, automate workflows, or find information. We believe artificial intelligence will be a major differentiator for your financial institution in the coming years, so we're excited to continue building it into more of our products.

frequently asked questions

How will pricing work for this service?

Pricing is still being determined. More information will be shared with you as soon as it is available.

How can I get access to this service?

AI Assist is currently in closed pilot testing. As our plans continue to develop, we will provide contractual details through our Digital Monthly Statements, Monthly Meetups, and ensure that your Sales Executive keeps you informed.

How is Google approaching bias and fairness in the use of AI?

Far from being a solved problem, fairness in AI presents both an opportunity and a challenge. Google is committed to making progress in all of these areas and to creating tools, datasets, and other resources for the larger community and adapting these as new challenges arise with the development of generative AI systems.

How is Machine Learning (ML) being used to recreate a financial institution's voice?

We can utilize your financial institution's public marketing materials, user guides, and even use real images from your internal collateral to help train the voice based on sentiment.

How is our data being used?

Jack Henry may use your financial institution's public marketing materials, user guides, and other provided non-sensitive data to tune the "voice" of suggestions. This data isn't stored or maintained by Google. Personally Identifiable Information (PII) would only be used as a means to provide the necessary context to accurately suggest responses – this is done in such a way where Google does not store or maintain the data, nor is it used to train any data models.

Is this auditable?

Banno apps, being core-connected, make Conversations completely auditable, including its AI functionality. Every single conversation is permanently stored, allowing for both external and internal audits. We understand that the auditing process can be stressful – this is just one less thing for you to worry about.

streamline service with AI

Let's talk about this together. digitalexperience@jackhenry.com

For more information about Jack Henry, visit jackhenry.com.