

CXone Mpower Proactive AI Agent for financial services



Proactive AI Agent intelligently initiates and conducts conversations with your customers or prospects at scale, dynamically adapting each journey to help you drive new business and reduce costs.

Welcome to Proactive AI Agent

Proactive AI Agent creates personalized, AI-driven journeys that dynamically adapt over days, weeks, or years to drive towards your business objectives: reducing operational costs and increasing revenue.

It continuously checks all available data sources to determine what to say to each customer or prospect and when to say it, so conversations are customized, context-specific, and adhere to your brand and business objectives. Intelligent automation and knowledge integration ensure that over 90% of conversations are fully contained, so you can engage more customers without the need for human intervention.

Getting started is easy with over 30 out-of-the-box, industry-specific agents and an agentic AI framework that eliminates manual building for customized journeys.



“Shifting from reactive to proactive conversations is a game-changer, delivering nearly effortless experiences, reducing cost and increasing customer lifetime value,”

John Quaglietta,
Senior Director Analyst
Gartner



Benefits

- **Uplift your business proactively:** reduce costs and drive lifetime value by engaging customers and prospects strategically, driving towards your specific business goals.
- **Know what to say and when to say it:** use all available data sources to understand what each customer needs and exactly how to engage them. Proactive AI Agent continuously checks data to update individual engagement plans, learning and adjusting to individual preferences (channel, time of day).
- **Engage more, contain more:** reach more customers while decreasing demand on your live agents. Proactive AI Agent exceeds a 96% containment rate, avoiding human intervention except where necessary.
- **Launch with ease:** get started quickly with out-of-the-box agents and intuitive prompting to create new or customized ones.
- **Adapt as needed:** financial institutions can evolve the experience design over time to adapt to user behaviors and new trending topics.



Proactive AI Agent knows when to reach out to your customers and prospects to guide them along their journey, whether they're applying for a loan, managing a current account, activating a new card, paying off a balance, or exploring insurance options.



How Proactive AI Agent drives proactive business outcomes



Use cases

Get ahead of standard transactions



Personal loans

Engages pre-approved applicants, answers questions, and encourages conversations with human specialists to drive loan conversions



Retail loans

Engages retail loan customers (no-interest and installment) nearing loan completion, offering seamless conversion to personal loans to avoid end-of-term interest payments



Account billing and payment

Notifies customers of current balances and upcoming payments, ensuring timely payments and account compliance



First-party collections

Contacts delinquent customers, provides debt details, offers payment options, and facilitates efficient payment collection



Cross-sell and upsell

Acts as a virtual loan officer, identifying customer needs and recommending relevant financial products to drive new opportunities

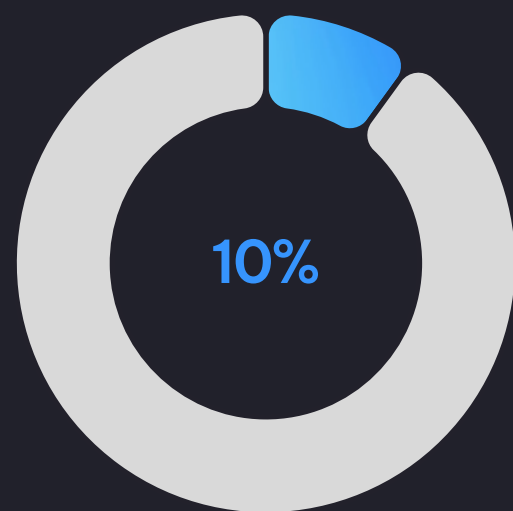


Insurance applications

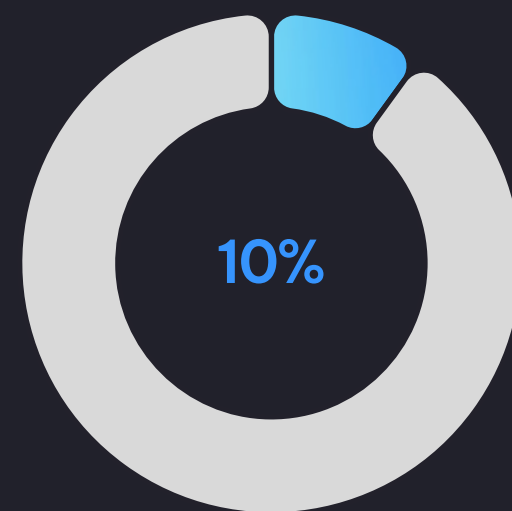
Engages with incomplete application prospects, answers questions, and offers support to improve conversion from terms offer to sale. Updates customers while in underwriting and engages customers with terms expiring to drive retention.



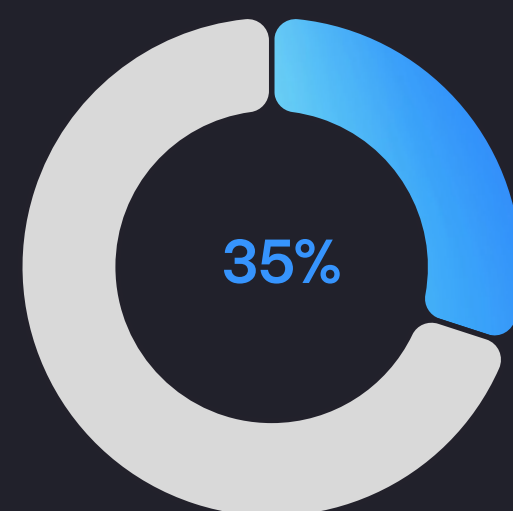
2X lift in personal loan conversions



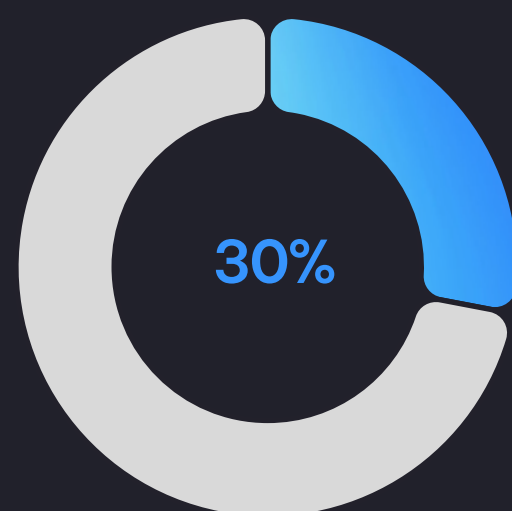
10% increase in loans booked



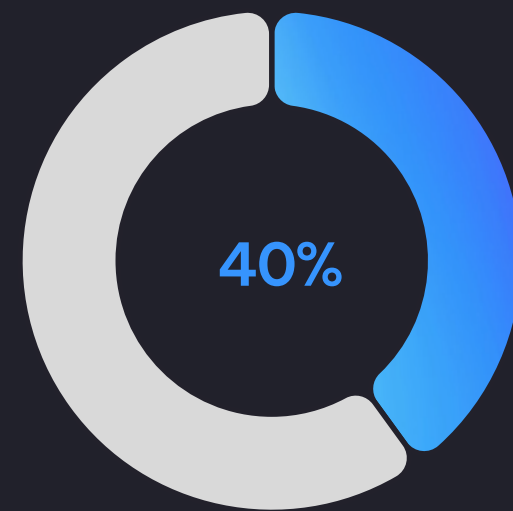
10% reduction in sales cycle duration



35% increase in card activations



30% reduction in time to pay



40% reduction in contact center OpEx

Conversation triggered

Identifies customer with a preapproved loan



Reaches out

"Thanks for requesting a loan quote! The next step is to speak to a lending specialist. Are you free for a quick call today?"

Answers FAQs

"What are the fees associated? Can I pay it off early?"

Hands off seamlessly to a specialist

Schedules call

"Sure, we can do 4pm today."

Loan booked!



NiCE | **CXone**
Mpower

About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE's platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

www.nice.com

Contact us

