



Agentic AI for bankers

Unlock premium customer service with elevated conversations and amplified expertise



Are manual processes interfering with your customer service?

Bankers face a number of challenges in opening accounts for customers and delivering seamless service. Time-consuming processes such as note-taking, form validation and data entry take focus away from customers. A lack of visibility across data can lead to missed opportunities and lost revenue. Customers are often unfamiliar with complex

compliance tasks, leading to misaligned expectations, delays, and frustration. These issues delay onboarding and distract bankers from building relationships, creating personalized financial solutions, and driving long-term growth for their clients.



What if your banker could have a
personal assistant in every meeting?

Enhance customer experience with FIS

Our first agentic AI experience leverages advanced technology to ease the burden of manual tasks, allowing bankers to devote their full attention to engaging with customers and building relationships.

It's technology that supports the human touch rather than replacing it. Bankers become more productive while customers enjoy a smoother, faster process with more personal attention.

The agentic AI difference

Our first agentic AI experience is a voice-powered, real-time meeting assistant designed specifically for bankers. It serves as a “co-pilot” during meetings, starting the moment they sit down with their customer. The technology passively listens (with consent) to the conversation, instantly transcribes it and gives on-the-fly support. Integrated with FIS core systems, it reduces manual entry, ensures compliance and allows bankers to focus more on building relationships.

The key is its range of specialized AI agents that each perform a specific task during the process. Compliance and security are built in from the start, and control is always with the banker.

Unlock banker potential with a series of AI assistants working in harmony

Agent	Key functions
Real-time transcription	Securely captures every word in real time, providing bankers with accurate, searchable conversation records. No more manual note-taking – 100% of relationship details are captured so nothing is missed, while bankers stay focused on the customer.
Prompt & data capture	Provides smart prompts to guide rapport-building and discovery questions based on the conversation as well as tasks prompts that track incomplete items and guide follow-up actions. Key data elements are captured and color-coded by confidence level so bankers can quickly validate and edit for accuracy while keeping control. Auto-populates fields in the core banking system upon submission.
Summary & action items	Auto-tracks conversations to provide a post-meeting analysis summary outlining key action items, follow-ups and referrals to cross-sell opportunities aligned with customer goals. This provides immediate guidance to the banker as well the ability to copy this information into your centralized CRM.
Product recommendation	Analyzes the conversation, the customer profile and unique customer needs to surface personalized products that are hyper-tailored to the customer. The banker can initiate the deposit origination workflows after selecting relevant products. Boosts cross-selling with timely reminders to recommend products at appropriate moments in the customer lifecycle.
Meeting sentiment	Analyzes meetings to gauge the overall mood of the meeting, offering insights into customer satisfaction and areas for improvement.

Agents in action

TD

Thomas Duncan

Blossom Bakery • #9876978999

Exit profile

Meetings 00:00:42 Customer data Products

Meeting 03/24/25

Stop recording

Transcript Summary

Search transcript

B Banker 00:00:14

Let's get started. First, I'll ask for a few details about your business, and we'll tailor our recommendations based on your needs.

A Applicant 00:00:20

Sounds good, it's Blossom Bakery. We specialize in artisanal pastries and hand-crafted bread.

B Banker 00:00:25

I love the name! It sounds like a sweet place. How is your business organized? Is it an LLC?

A Applicant 00:00:30

Yes, that's right.

B Banker 00:00:34

Are you a non-profit organization, or do you operate as a for-profit?

A Applicant 00:00:37

We're for-profit. We sell to customers and vendors, and our primary goal is to grow the business.

B Banker 00:00:42

And which state are you registered in for tax purposes?

Download

Is this transcript helpful

AI task list

Discuss the business's basic details 2/4

Business name ✓

Personal name ✓

Ownership type

Profit status

View information captured

Explore anticipated financial activities 1/3

Discuss the business needs 2/3

Cover business' tax and legal details 0/2

Due diligence/ affiliation matters 0/2

Collect personal identification details 0/4

Gather tax information 0/4

The prompt agent reminds the banker of questions to ask, checking off the data points automatically once captured.

The Summary agent transforms the conversation into a clear summary, actionable next steps and a detailed list of customer needs. Meanwhile, the Meeting Sentiment agent gives insights into how the customer feels, highlighting areas to improve their experience.

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Meetings Customer data Products

Back to meetings

Meeting 03/24/25

Completed

Transcript Summary

- Thomas came in for a meeting to discuss options for his bakery that he opened 4 years ago.
- He is currently banking with a large financial institution but is looking for a new bank for his account needs because his current financial institution lacks a "personal touch".
- A variety of products were discussed and an application was started for deposit origination. The customer is planning on returning with additional documents to complete the application process.

Financial data captured

- Organization Structure
 - Owner Data
 - Articles of Incorporation
- Formation Date
- Assets
- Revenue

Products discussed

- Simplified Business Checking
- Analysis Business Checking

Copy

Was this summary helpful?

AI Insights

Consider sentiment

Some areas to consider but every step forward strengthens client relationships!

What you excelled at:

Trust and rapport

The customer mentioned feeling a strong sense of trust and rapport with you. They valued your expertise and felt comfortable discussing their financial goals and concerns.

Opportunity to improve:

Concerns about fees

The customer raised concerns about the fees and felt that the fees were higher than expected. Providing a detailed breakdown of fees and highlighting the value of the services could address this concern.

Is this insight helpful?

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Meetings Customer data Products

Product recommendations

Select at least one product to start an application. Suggestions are based on insights from your customer meeting data.

Best match

Simplified Business Checking

Small businesses with low to moderate monthly transaction volumes

- Wire service available
- Remote deposit capture available

Selected by 90% of similar clients

More details Selected

92% match

Analysis Business Checking

Businesses with high monthly transaction volumes and complex financial needs

- Earnings credit to offset monthly service fees
- Treasury Management services available

Selected by 90% of similar clients

More details Selected

86% match

Executive Business Checking

Business owners and executives with checking accounts

- Up to \$25 of foreign-bank ATM fees refunded per monthly statement
- Remote deposit capture available

Selected by 80% of similar clients

More details + Select

82% match

Nonprofit Checking

Nonprofit organizations with low transaction volumes

- Free online and mobile banking
- Check images can be included for a \$4 monthly fee

Selected by 80% of similar clients

More details + Select

58% match

Business Savings

Competitive interest rate and unlimited withdrawals

Selected by 58% of similar clients

More details + Select

13% match

Money Market

Tiered interest rate with convenient access to funds

Selected by 13% of similar clients

More details + Select

(2) Products selected

Simplified Business Checking X

Analysis Business Checking X

Create core application

The Product Recommendation agent correlates the customer's data and recent conversations to recommend products tailored to their unique needs.

Empowering bankers to deliver greater value to customers

This is not a generic AI solution. FIS designed this agentic AI specifically for bankers as a support tool that enables better human interaction, improved efficiency and increased productivity.

How it helps the banker:

- Reduces administrative burden and cognitive load (no need to scribble notes or remember every detail)
- Enables greater customer engagement, active listening and rapport building
- Elevates individual performance by providing best-practice prompts and thorough follow-ups
- Allows bankers to serve more customers and close more deals per day since less time is spent on after-meeting wrap-up
- Helps drive revenue through wider visibility across customer data with timely, relevant product recommendations and fewer missed opportunities

What the customer experiences:

- Smoother, more personalized service
- Natural flow of meeting without long banker pauses
- Greater sense that banker understands their needs though banker's ability to recall "everything," personalized interactions and relevant recommendations
- Faster fulfillment, providing immediate gratification
- Consistency with important details acknowledged and acted upon, leading to higher satisfaction and trust



Want to learn more?

Our agentic AI experience combines FIS® domain expertise with the power of AI. Unlock possibilities never before imagined and embrace a new paradigm of work that will fuel growth, reduce costs and architect a banking experience built for the future. Contact us today to learn how.

UNLOCK MORE

FIS core banking solutions manage money efficiently and securely.

Our **technology** powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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