



# Provide frictionless customer experiences in banking

Put AI to work for customer onboarding and service



# The AI control tower for business reinvention



# Traditional CRMs were only built for front-office engagement

30

applications used daily to handle customer inquiries in banking<sup>1</sup>

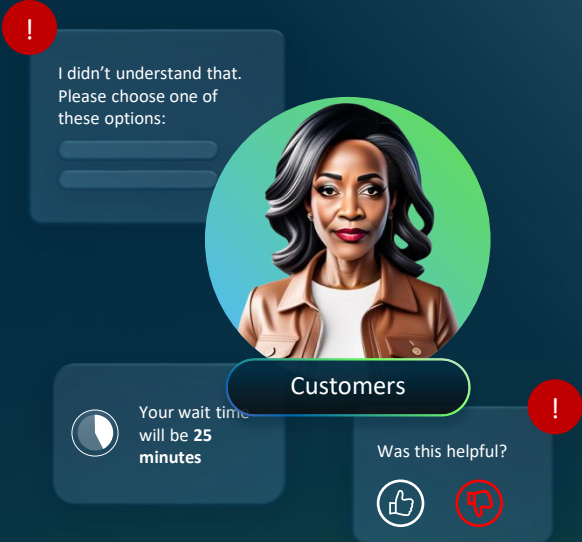
Simplistic systems of record

Disparate systems blocking AI innovation

Inconsistent processes without traceability

# Traditional CRMs are failing to resolve customer needs in banking. . .

Frustrating AI self-service.  
Long wait times.



Fragmented customer insights.  
Too much guesswork on next steps.



Disconnected data.  
Manual work.



Losing customer trust.

High operational cost.

# Fragmented customer experiences cost banks millions of dollars every year

20%



**of customers leave**

due to poor customer experiences  
in banking

Countless hours lost piecing together insights

No visibility into processes or bottlenecks

Runaway operating costs and app sprawl

Can't demonstrate real AI outcomes

Pressure to show transformation in weeks, not  
years

# Provide frictionless customer experiences in banking with ServiceNow

## Finally, a system of action built for banking

Drive end-to-end resolutions across cards, payments, deposits, treasury, and more—connecting front, middle, and back offices with visibility and seamless handoffs.

## Fuel workflows with Agentic AI

Powered by an AI-native platform and unified data, Agentic AI is embedded directly into workflows, accelerating resolutions and reducing operational costs.

## Deliver personalized, omnichannel experiences

Provide consistent service across every channel—self-service, call center or branch. Unify contact center workspaces with turnkey CCaaS integrations.

The screenshot displays the ServiceNow interface for a banking customer, Debra Winters. The interface is divided into several sections:

- Active call:** Shows an active call from +1 619 867 5309. The transcript includes a call transcript powered by GENESYS with the following text:
  - Hi Debra, to assist you further I need to confirm your identity. Can you tell me the answer to your security question when you first opened the account?
  - Yes, the security question is What's my mother's maiden name, and the answer is Kravitz!
  - Thanks for confirming Debra! How may I assist you today?
  - Yes I believe I lost my debit card this past weekend. I've looked everywhere and cannot find it.
  - One moment as I look at your account.
- Customer information:** Shows a customer summary by Now Assist, stating: "Debra has been a valued customer since 2010. She currently holds 4 accounts: Preferred Credit x1290, Checking Account x7340, Savings Account x9000 and Mortgage Account x3224. All accounts are in good standing. Debra's mortgage repayments have been on-time this past 12 month period. Debra recently changed her credit limit on her Preferred Credit account to \$15,000. CS0003111".
- Overall CSAT:** A gauge chart showing a score of 7.5 out of 10, with a trend of -0.24 (7.74) this week and a target of 8.04 | Gap .54 (-4%).
- Total Account Balance:** \$36,573.00
- Total Available Credit:** \$11,474.00
- Household Members:** A list of household members including Ernie Winters (Spouse, Emergent), Amy Winters (Daughter), and Jose Winters (Son).
- Recent transactions:** A table showing recent transactions with columns for Transaction Id, Date & time, Merchant, Merchant location, and Amount.

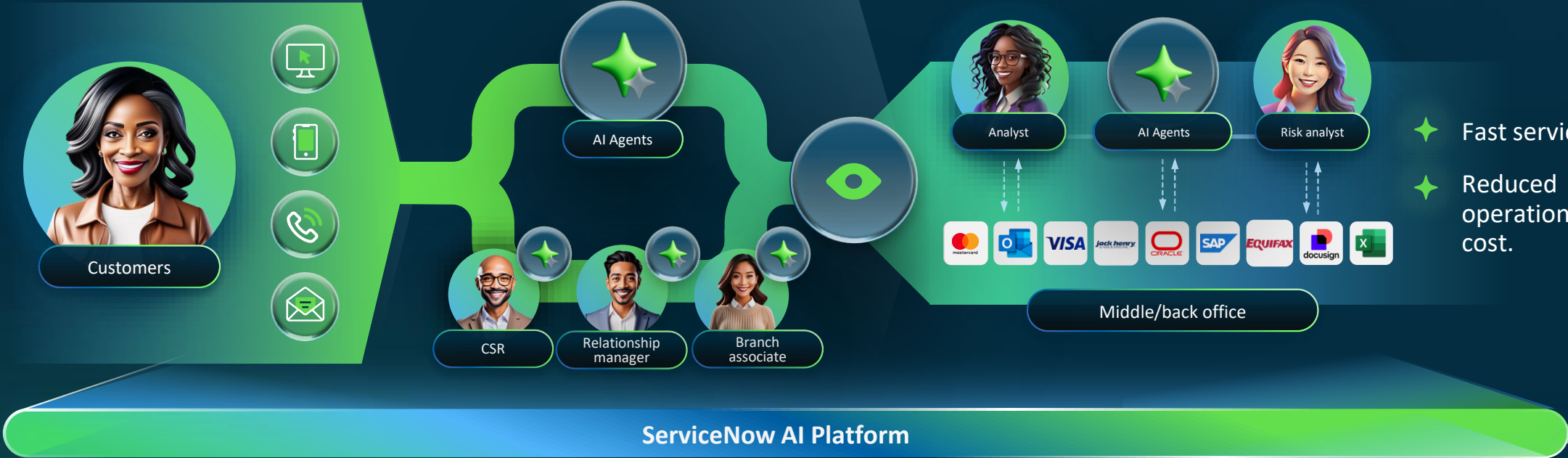
# Boost customer loyalty and growth with one AI platform for Banking

Resolve customer inquiries from any channel, including self-service.

Reduced contact center volumes. Personalized interactions and resolutions.

Unified data and workspaces. Embedded compliance.

★ Fast service.  
★ Reduced operational cost.



# Connect customer experiences across every team and touchpoint



## For customers

- Access AI support 24/7
- Engage through any channel
- Interact with more informed representatives
- Receive faster resolutions



## For CSRs, relationship managers, and branch associates

- Personalize customer interactions
- Unified workspaces for efficiencies
- Take actionable next steps



## For middle and back-office teams

- Seamless handoffs with front-office
- Focus on the resolution – not on manual steps and navigating systems
- Collaborate across teams and specialists



## For process admins and compliance

- Maintain consistent resolutions
- Remain audit-ready
- Provide oversight through real-time insights into customer operations

# Industry leaders are driving real customer value with ServiceNow

M&T Bank

2M+

Customer service cases managed annually

BMO 

200%

Year-over-year increase in self-service

 farmCREDIT  
MID-AMERICA

35%

Growth with no change in lending support headcount

 BLACKHAWK  
NETWORK

45%

Anticipated increase in automated responses with AI

VISA

2x

Dispute volume handling capacity anticipated

 HANCOCK  
WHITNEY

23K



Customer requests automated a year

# Power end-to-end banking workflows on one AI platform

## Omnichannel customer engagement

 Self-service –chat	 Self service – AI voice	 Contact center	 Branch visit	 Relationship manager
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## Applications for banking

Onboarding				Servicing			
Deposit onboarding	Treasury services onboarding	Deposit servicing	Card servicing	Loan servicing	Payment servicing	 Process ACH Disputes agentic workflow  Help resolve friendly fraud agentic workflow	
Card onboarding	Client lifecycle management	Disputes	Complaints	Fraud	Payment exceptions		
Flexibility to create and extend							+more

## Data model

People		Work			Products & Services			
Bankers & locations	Customers & members	Relationships	Case / tasks	Escalations	Work orders	Accounts & policies	Transactions	Services

## Compliance

Identity verification	Know your customer	Client lifecycle management	Document management	SLA management	Audit trails	PCI compliance	Regulation E & Z
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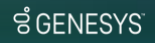




## Customer Service Management

## Workflow

Case management	Customer 360	Agent workspace	Service level agreements	Gen AI skills & AI Agents	Business rules	Process mining	Performance reporting & analytics	Workforce optimization	+more
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## Workflow data fabric

Pre-built integrations for banking

							Connect to any partner			
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# Deliver omnichannel banking experiences

## Self-service:



Website

Mobile app

Virtual agent

## Contact center:



Email

Phone

Live chat

## High touch:



Branch associate

Relationship Manager

servicenow AI Platform

# Connect Your CCaaS for Unified Omnichannel Engagement

servicenow

VIRTUAL AGENT

AGENT ASSIST

The screenshot displays the ServiceNow interface for a 'Financial Services Workspace'. It is divided into two main sections: 'VIRTUAL AGENT' and 'AGENT ASSIST'. The 'VIRTUAL AGENT' section on the left shows an 'Active call' window for a customer named Charlotte Gong. The 'AGENT ASSIST' section on the right provides a 'Recommendations' panel with suggested actions like 'Increase credit limit' and 'Upgrade to Platinum card'. The central part of the interface shows a detailed customer profile for Charlotte Gong, including her contact information, segments (Credit, Authentication), and a customer journey timeline with various interactions like 'Updated income', 'Web visit', and 'Applied for new card'. A 'CHAT & MESSAGING' label is located at the bottom of the interface.

CCaaS

CRM platform

Cloud telephony

Workflow-driven system of action

Unified routing

Modernized employee workspace

Workforce engagement

GENESYS

zoom

NICE

Five9

Amazon Connect

3CLogic

GEN AI & ML

# Customer Onboarding for Banking

Expand banking relationships and accelerate time-to-revenue

## Configure and present custom offers

Easily tailor product packages, terms, and relevant disclosures for customers to review and sign.

## Simplify onboarding experiences

Remove friction from onboarding processes with intelligent intake experiences.

## Design and automate efficient, compliant onboarding processes

Meet all the necessary check-points for identity verification, risk screening, and other due diligence measures.

16%

Increase in onboarding processes that result in upsell/cross-sell opportunity

23%

Decrease in onboarding cycle-time

18%

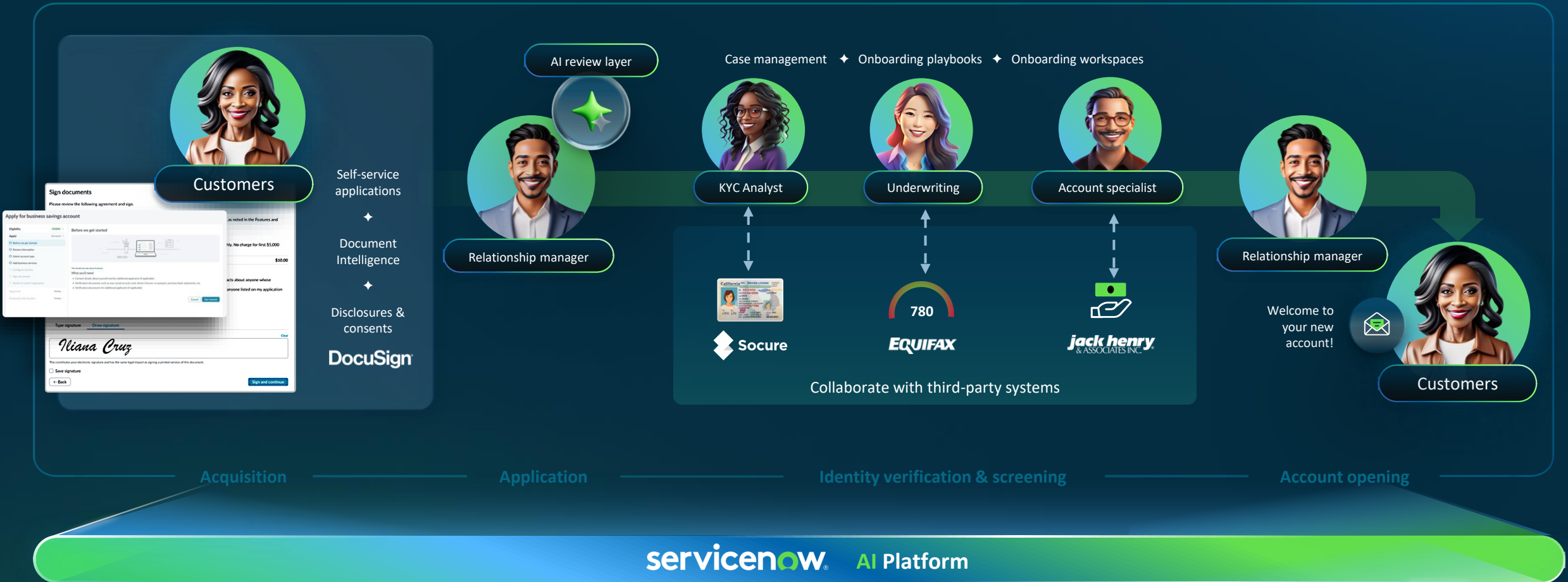
Decrease in onboarding abandonment rates

Calculated from ServiceNow value analysis

Account Opening ✦ Credit Card Onboarding  
 Treasury Services Onboarding ✦ KYC/KYB ✦ Client Lifecycle Management

The screenshot displays the AlectriBank user interface for applying for a business savings account. The main content area is titled 'Apply for business savings account' and includes a progress indicator for 'Eligibility' (1 of 6 complete). The 'Review your information' section contains fields for 'Business contact(s)', 'Legal first name' (Iliana), 'Primary phone' (+1 (458) 999-7423), and 'Home address' (253 Main Street, New York NY). Below these fields is a list of 'Uploaded documents' including 'SSN-card.copy.png', 'Cruz-DL2023.jpg', and 'MY-Passport.png'. A 'Sign documents' modal is open, showing terms and conditions and a signature field with the name 'Iliana Cruz'. The interface also features a navigation menu at the top and a user profile at the top right.

# Connect people, processes, and systems on one AI-powered workflow for customer onboarding



# Customer Service for Banking

Build customer trust with personalized interactions and faster resolutions

## Provide 24/7 access to support with self-service

Resolve issues faster and deflect contact center inquiries through self-service portals, AI chats, and AI Voice Agents.

## Improve customer satisfaction with every service inquiry

Support front-office employees with workspaces that provide full customer context and ability to action on next steps.

## Boost productivity with Agentic AI built into workflows

Guide employees with real-time insights and recommendations to resolve even the most complex cases in banking.

## Streamline back-office service operations

Efficiently resolve service inquiries with seamless collaboration across teams and systems, built-in compliance, and more.

**200%**

Year over year increase in self-service



**30%**

Faster dispute resolution time

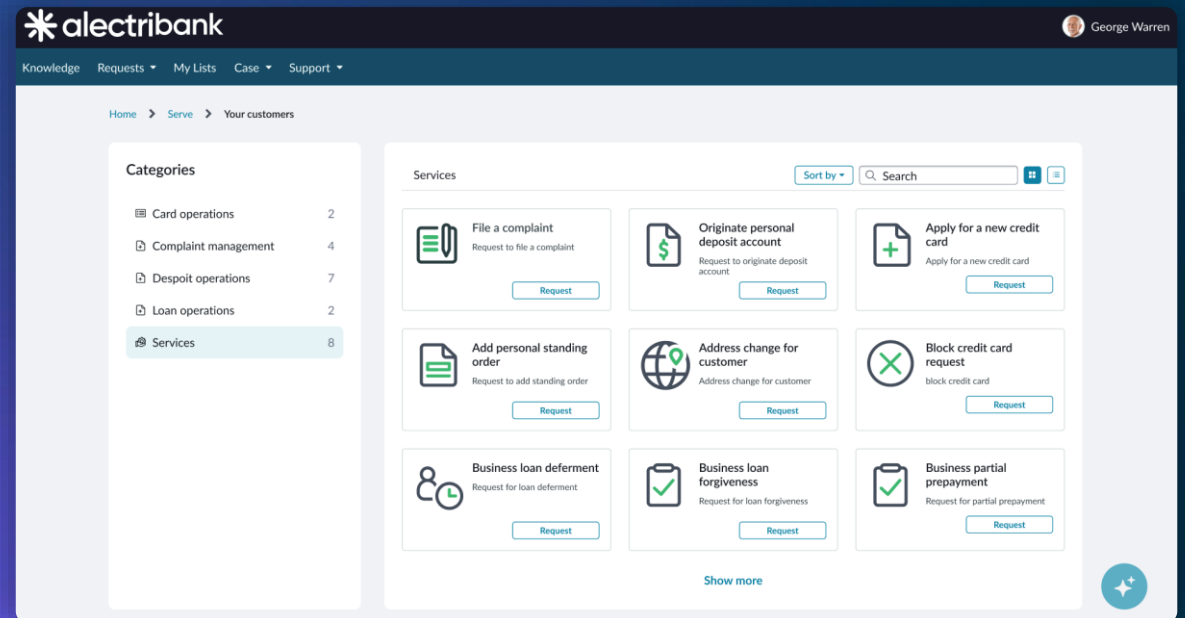


**60%**

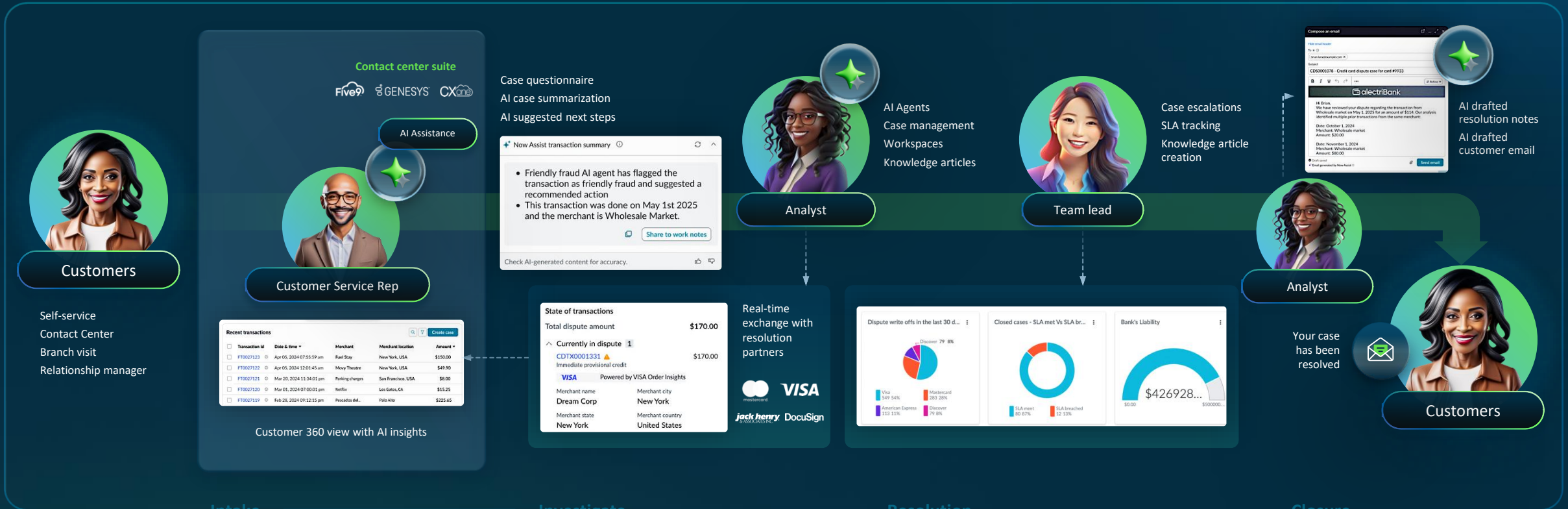
Reduction in manual work by unifying risk and compliance



Disputes ♦ Complaints ♦ Fraud ♦ Account Servicing ♦  
Payments Servicing ♦ Loan Servicing ♦ and more



# Connect people, processes, and systems on one AI-powered workflow for customer service



servicenow AI Platform

# AI AGENTS for Banking

## Beyond better chatbots:

AI agents can solve real customer issues in banking

## One platform as your AI control tower across the bank

**Now Assist**

A new AI task for ACH dispute return recommendation has been detected for

Case: CDS0001078  
Transaction: CDTX0001072  
Task number: CDT0002563  
Customer: Brian Lara  
Dispute amount: \$557  
Reason code: R07

Based on the Merchant analysis outcome and Nacha operating guidelines outcome, and also referring to previous similar disputes, recommending to File the return for the disputed transaction.

**Rationale:**  
There were 10 transactions with reason code R07 and a similar outcome (File a Return), merchant analysis (Credible), and NACHA operating guidelines eligibility (Eligible).

Ask Now Assist to....

### Process ACH Disputes

**AI Agent Orchestrator**

#### AGENT TEAM

- Merchant analysis AI Agent
- NACHA Guidelines AI Agent
- Outcome recommendation AI Agent
- Resolution communication AI Agent

#### Other agentic workflows for banking:

- Help resolve friendly fraud
- Triage cases
- Provide Customer360 Insights
- Intake customer complaints\*
- + more

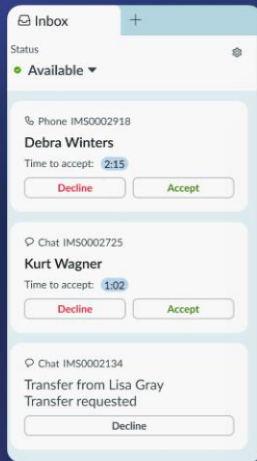
Orchestrate end-to-end processes autonomously

Built-in, not bolted on

\* = coming soon

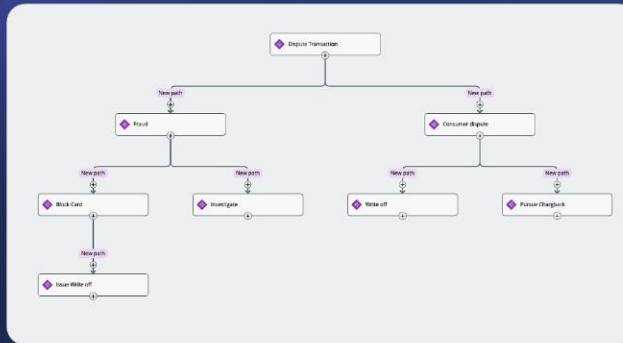
# Streamline resolutions with leading case management and business process management infrastructure

Route cases based on skillset and availability



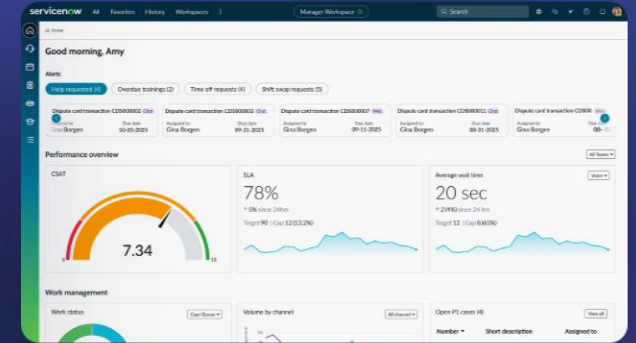
Plus, use AI to help intelligently triage cases by assessing priority level

Automate complex decisioning and rules



Add Agentic AI to help evaluate nuanced case types

Analyze operations with reports and process mining



Extract deeper insights with Agentic AI

# Protect customers and your bank

Embed compliance into workflows

Establish consistency with mandatory controls and SLAs

Task	SLA definition	Type	Target	Stage	Business time left
CD50001410	Dispute card transactions	SLA	Resolution	Completed	
CD50001410	Reg Z resolution limit	SLA	Resolution	Completed	🕒 119 Days 23 Hours 56 Minutes
CD50001393	Reg Z resolution limit	SLA	Resolution	Completed	🕒 89 Days 23 Hours 59 Minutes
CD50001393	Dispute card transactions	SLA	Resolution	Completed	🕒 89 Days 23 Hours 59 Minutes
CD50001410	Reg Z resolution limit	SLA	Resolution	In progress	🕒 120 Days
CD50001393	Reg Z acknowledgement limit	SLA	Resolution	Completed	🚫 Breached
CD50001410	Reg Z acknowledgement limit	SLA	Resolution	Completed	🕒 29 Days 23 Hours 59 Minutes
CD50001410	Reg Z acknowledgement limit	SLA	Resolution	Completed	🕒 29 Days 23 Hours 59 Minutes

Ensure every step is traceable and auditable

The screenshot shows a workflow titled "Manage financial relationship" with four main steps: 1. Initiate and review, 2. Verify documents, 3. Authorize request, and 4. Fulfill and close. An "Activity" window is open, showing a log of system and administrator actions:

- System**: Work notes + 2025-09-07 19:14:24. Case Task CDT0001407 has been created.
- System Administrator**: Field changes + 2025-09-07 19:14:24. State: Work in Progress was Awaiting External Info.
- System Administrator**: Work notes + 2025-09-07 19:14:23. State for case task CDT0001406 changed to Closed.
- System Administrator**: Field changes + 2025-09-07 19:14:15. State: Awaiting External Info was Work in Progress.
- System**: Work notes + 2025-09-07 19:13:59. State for case task CDT0001406 changed to Open.

Exercise fine grain controls over PCI data and documents

The first screenshot shows a "Card information" form with the "Card Number" field containing the value "4335208600000001". A red eye icon is visible, indicating that the data is visible.

The second screenshot shows the same "Card information" form, but the "Card Number" field is masked with "XXXXXXXXXXXX0001". A green eye icon is visible, indicating that the data is hidden.

# Unify customer data

Break down silos and power AI with a single architecture

## Workflow data fabric

Real-time, secure, zero-copy access to customer data — wherever it's stored

## RaptorDB

Increase AI, workflow, and reporting performance with an ultra-fast, next-gen database

## Pre-Built Connectors

Simplify integration complexity with 100s of out-of-the box spokes



# Accelerate time-to-value while reducing technical debt



## Future-proof your bank with AI

Unlock business transformation and continuous innovation with AI built-in, not bolted-on.



## Easy to operate, change, and maintain

One unified data architecture and code base. Adapt workflows, UI, integrations, and AI with low-code declarative tools.



## Go live in record time

Accelerate time-to-market with a pre-configured banking data model, banking integrations, banking workflows, and more.

# Support the entire customer lifecycle on one AI-native platform



# About Aelum Consulting

Aelum helps organizations create connected experiences across every stage of the customer journey, from first engagement to long-term loyalty. By combining modern customer experience strategies, intelligent CRM ecosystems, and streamlined quote-to-cash processes, we enable businesses to deliver personalized interactions, accelerate sales cycles, and improve operational efficiency.

Our approach brings together customer data, automation, AI-driven insights, and seamless workflows to eliminate friction across marketing, sales, service, and revenue operations. The result is a more unified customer experience, stronger customer relationships, faster decision-making, and measurable business outcomes that drive growth, retention, and revenue performance at scale.

Ready to create customer experiences that drive lasting growth?

Let's Connect

