

Discovery

Opening

“Thanks everyone for joining today.

The goal of this initial discovery session is to review the current customer experience, identify key operational and customer pain points, and discuss modernization opportunities across AI, security, self-service, and omnichannel engagement.

We'll also review a high-level implementation roadmap and identify areas that would require deeper technical and operational discovery.”

Executive Summary

“The primary goals for this initiative are reducing handle time, increasing self-service containment, improving payment security, and modernizing the customer experience.”

Channel Analysis

“Customers today interact through multiple channels like IVR, mobile apps, web support, social media, and branches.
One opportunity identified is improving customer engagement and continuity between digital and voice support channels.”

Current IVR Diagnostic

“From our initial discovery, the current IVR appears heavily menu-driven, increasing handling time and dependency on live-agent escalation.”

Competitor Benchmark

“Other banks are already implementing features like intelligent callbacks, conversational AI, and omnichannel continuity.
These are becoming standard expectations for customers.”

Missing Opportunities

“Some opportunities identified include voice biometrics, AI-driven automation, proactive fraud notifications, and the ability to move seamlessly between messaging and voice channels.”

Compliance & Security

“From a security perspective, there’s an opportunity to reduce PCI exposure and simplify authentication workflows while improving fraud prevention and customer trust.”

Future-State Experience

“The future-state vision focuses on conversational AI, voice biometrics, intelligent routing, and secure self-service experiences to reduce friction and improve containment.”

Integration Landscape

“A successful rollout would depend on integration with core banking systems, CRM platforms, fraud detection, telephony infrastructure, and payment gateways.”

Security Architecture

“The proposed security model focuses on encrypted communications, tokenized payment handling, voice biometrics, and centralized audit controls.”

Roadmap

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Phase 1 — Discovery & Assessment (Weeks 1-2)

Review current IVR, customer journeys, integrations, security, and operational pain points.

Phase 2 — Solution Design & Planning (Weeks 3-5)

Design future-state AI, biometrics, omnichannel workflows, and integration architecture.

Phase 3 — Pilot Implementation & Testing (Weeks 6-10)

Deploy pilot workflows, validate integrations, security controls, and measure KPIs.

Phase 4 — Production Rollout & Optimization (Weeks 11-16)

Gradual rollout, operational training, omnichannel activation, and continuous optimization.

Discovery Questions

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“Some of the key discovery questions we’d want to validate are:

- which customer journeys are driving the highest operational cost,
- whether current APIs can support high-volume authentication requests,
- any SIP or telephony integration constraints, such as legacy PBX, sip trunk limitations?
- biometric consent and PCI compliance requirements,
- and which customer segments should be prioritized during rollout, such as Spanish-speaking or business banking customers.”

Expected Outcome

“The overall goal is improving customer experience, reducing operational friction, increasing self-service adoption, and strengthening security and compliance across customer interactions.”

Initial Discovery

Assumptions

“This assessment assumes existing telephony infrastructure, core banking API availability, enterprise PCI controls, customer consent for biometrics, and support for omnichannel engagement through existing digital channels.”

Customer Journey Slide

“This slide highlights some of the current friction points contributing to higher AHT and customer frustration. From our initial discovery, customers immediately enter a traditional menu-driven experience with limited personalization. Customers are also required to manually select language preferences and go through multiple authentication steps before reaching resolution, which increases handling time and dependency on live-agent escalation.”

Improved IVR Slide

“This proposed flow focuses on simplifying the customer journey through conversational AI, voice biometrics, intelligent routing, and secure payment workflows. The goal is reducing authentication friction, improving self-service containment, enabling omnichannel continuity, and creating a faster and more secure

customer experience.”

Fraud via WhatsApp Slide

“This is an example of how customers could initiate fraud support through WhatsApp, followed by biometric validation and automated account protection workflows.”

Omnichannel Slide

“One larger opportunity is enabling customers to move seamlessly between digital channels and voice support without restarting the interaction.”

Closing

“Overall, the goal is to simplify the customer journey, improve self-service containment, reduce operational friction, and modernize the experience while maintaining strong security and compliance controls.
Are there any questions or areas you’d like to discuss further?”

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