



**Personalize interactions
with AI agents that truly know
your clients**



The Personalization Gap in Banking

PROBLEM

Retail clients receive standardized products and services

- Every customer wants to feel understood and valued
- Only a small VIP segment benefits from individualized attention

SOLUTION

AI agents deliver individualized service at scale with full client context:

- profile and preferences
- product usage
- interaction history
- financial situation

NOVACARD : Agentic AI at Scale

BUSINESS USERS



Website & Facebook Sales

- Engage and guide potential clients through personalized AI conversations

CITIZEN DEVELOPERS



First Transaction and Card Activation

- Guide new cardholders through their first purchase with friendly, empathetic support.

DEVELOPERS



Customer Service

- Answer customer questions with full product knowledge, instant, empathetic responses, and smart escalation.

DEVELOPERS



Proactive Pre-Collection

- Reaching out to hundreds of customers daily — early, proactively, and with empathy — before payment delays occur.

Human hand-off

AI as a co-pilot

360 client's conversations visibility

Conversation summarization

Unified Conversation Feed

Full client context for AI agents



AI Agent as the Main Customer Service Entry Point

It helps in private account in web/mob banking app

- ✓ Remember communication history & act as a VIP manager
- ✓ Consult about services and products
- ✓ Access transactions & products in real time
- ✓ Perform operations on behalf of the client
- ✓ Make personal cross-sale offers
- ✓ Act as a co-pilot in case of escalation to the human

CONTACT US



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