

Swedbank's Nina The future of customer service automation

Hans Lindholm, Product owner

#LandOfBots #Botsplosion

“No one wants to install a new app for every business or service that they want to interact with.”

- Mark Zuckerberg

*Google’s CEO sums up his AI vision:
“Hi. How can I help?”*

- Sundar Pichai



Concierge Bots

- Facebook M
- Go Butler
- Magic

Shopping Bots

- Operator
- Mezi

HW Bots

- Google Assistant
- Alexa
- Cortana
- Siri

Business Bots

- Nina
- Watson
- Amelia

E-mail Bots

- X.ai
- Clara

Vendor comparison

Source: Opus research – Decision makers guide to intelligent assistants, Feb. 2017

	Automated learning	Process automation	Human involvement	Analytics & reporting	Multi-channel	Track record	Cost & time to deploy
Nuance (Nina)	1	1	1	1	1	1	2
IP-Soft	1	1	2	1	2	2	3
IBM Watson	1	1	2	1	2	2	3
Artificial Solutions	1	2	2	2	1	1	2
Digital Genius	1	2	1	3	2	2	2

Others using Nina: Dominos Pizza

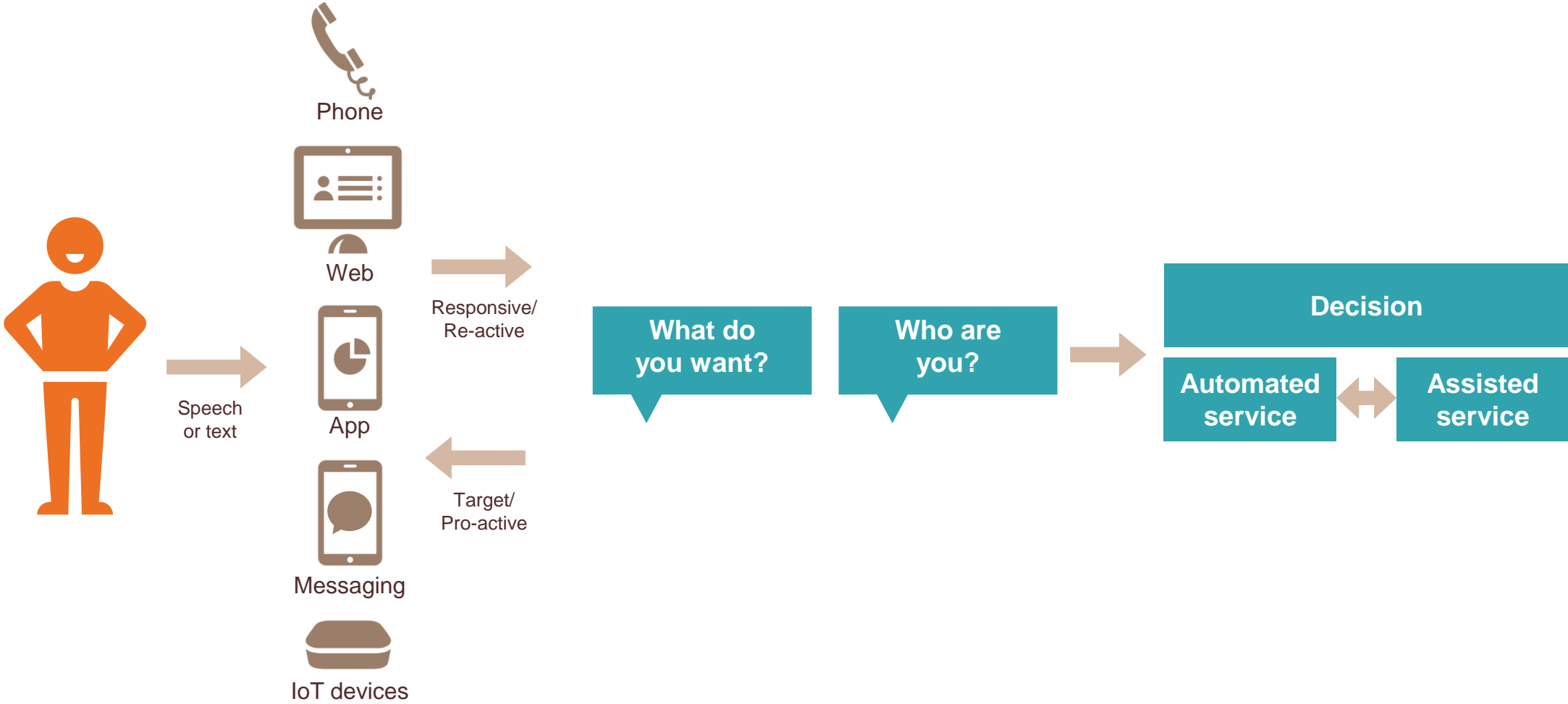


The background of the slide is a close-up photograph of green oak leaves. The leaves are vibrant green and have a distinct lobed shape. They are arranged in a way that creates a sense of depth, with some leaves in sharp focus and others blurred in the foreground and background. The lighting is natural, highlighting the texture of the leaf surfaces.

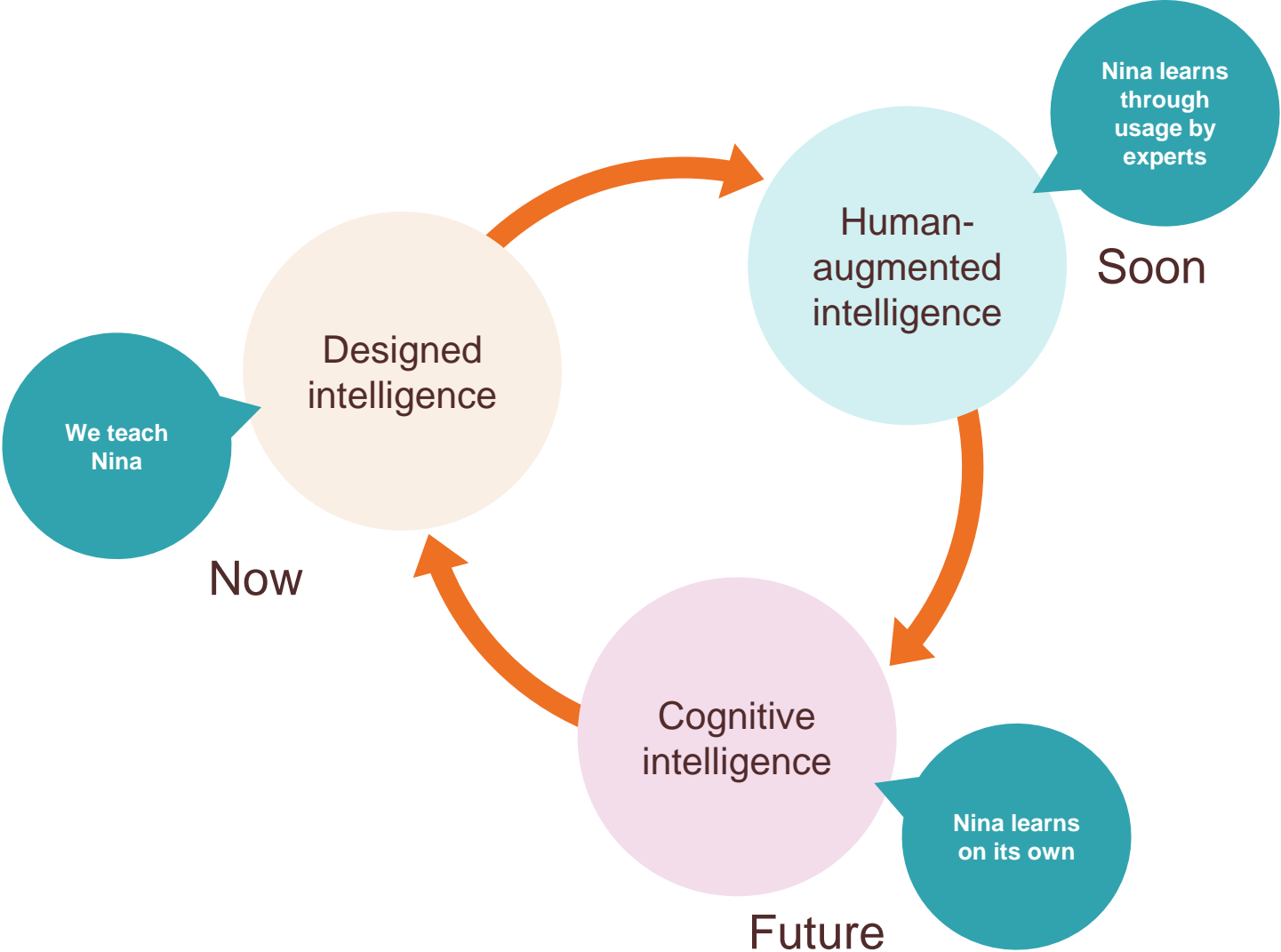
Our vision for Nina

Effortless.
**All communication starts
with Nina.**

Why did we choose Nina?



Why did we choose Nina?



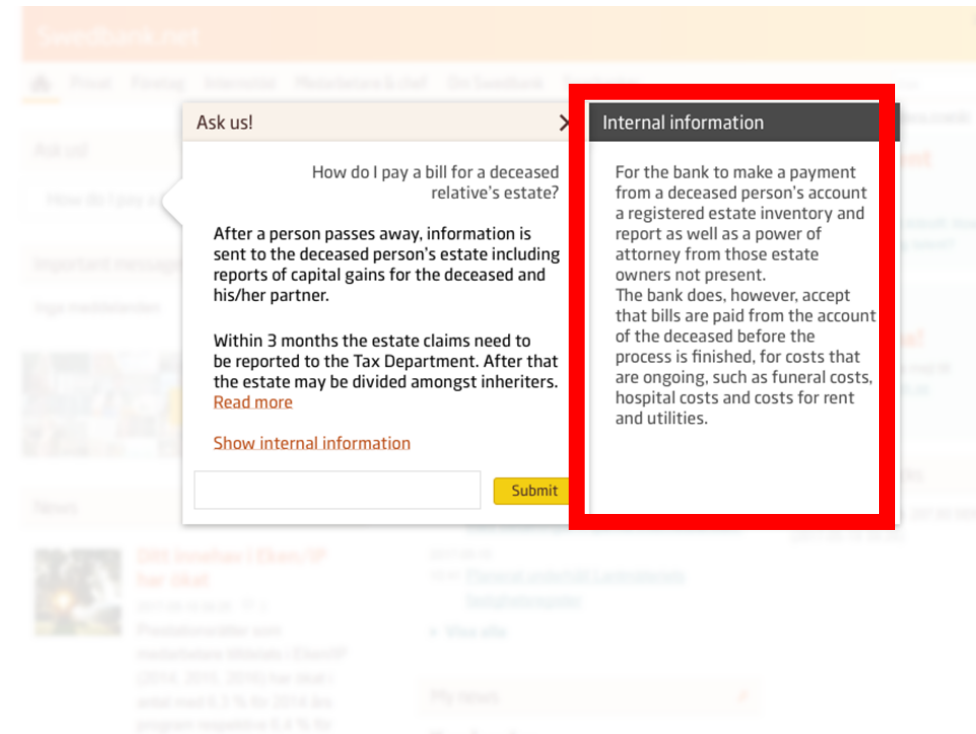
Nina today at Swedbank

Swedbank.se and 58 Savingsbanks



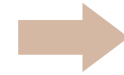
The screenshot shows the Swedbank website interface. At the top, there is a navigation bar with "Privat", "Företag", and "Om Swedbank" links. Below this is a large banner with the text "Hej! Hur kan vi hjälpa dig?" and a search bar "Ställ din fråga här". A red box highlights a "Fråga oss!" (Ask us!) button. Below the banner, there are three main service categories: "Betala" (Pay), "Spara" (Save), and "Låna" (Borrow). Each category has a list of sub-services. At the bottom, there is a promotional banner for "Även småbarn kommer att flytta hemifrån." (Even small children will move out of home) with a "Starta ett barnspar" (Start a child savings) button.

Internal: Access to regulatory information



The screenshot shows a question being asked on the Swedbank website. The question is "How do I pay a bill for a deceased relative's estate?". The answer is provided in two parts. The first part states: "After a person passes away, information is sent to the deceased person's estate including reports of capital gains for the deceased and his/her partner." The second part states: "Within 3 months the estate claims need to be reported to the Tax Department. After that the estate may be divided amongst inheritors." Below the answer, there is a "Show internal information" button. A red box highlights the "Internal information" section, which contains the following text: "For the bank to make a payment from a deceased person's account a registered estate inventory and report as well as a power of attorney from those estate owners not present. The bank does, however, accept that bills are paid from the account of the deceased before the process is finished, for costs that are ongoing, such as funeral costs, hospital costs and costs for rent and utilities."

Performance today



- Total conversations 75.000/month
- Equates to ~50 FTE
- ~81% contacts resolved (FCR)

DEMO

Nina in the internetbank




Customer have a security device and want to have bankid
Jag vill ha bankid

Customer wants to borrow money
Jag vill låna pengar

Customer wants a new card
Jag vill ha ett nytt kort

Customers card is stolen
Mitt kort är stulet

Customer has killed the security device
Jag har mördat min dosa

 Hem Konton och kort Betala och överföra Lån Spara och placera Dokument Meddelanden Försäkra Hantera tjänster Tidigare versionen av internetbanken Logga ut

Välkommen!

Denna nya version av internetbanken är enkel och smidig att använda. Här får du tips om hur du gör för att enkelt komma igång.

Läs tipsen

Hoppa över tipsen

Mina konton

FTGkonto 8351-9,3 818 667-6	9 587,00 >
Pensionsparante 8351-9,3 701 776-0	4 072,15
Servicekonto 8351-9,3 807 017-3	21 803,50 >
Sparkapitalkonto 8351-9,3 818 716-7	2 098,00 >

[Konton och kort](#)

Senaste transaktioner

0 E-fakturor att betala

Du har inga e-fakturor att betala

Fråga oss

Hej Ivan, den här automatiska chatten är under uppbyggnad men blir bättre och bättre ju mer den används. Vad kan vi hjälpa dig med?

Sparbanken Tanum 13:17

Skicka

Hem

Konton och kort

Betala och överföra

Lån

Spara och placera

Dokument

Meddelanden

Försäkra

Hantera tjänster

Tidigare versionen av internetbanken

Logga ut

Välkommen!

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Läs tipsen

Hoppa över tipsen

Mina konton

FTGkonto 8351-9,3 16 567-6	9 587,00 >
Pensionsspårande 8351-9,3 702 716-0	43 072,76 >
Servitörkonto 8351-9,3 097 017-3	1 800,52 >
Sparkapitalkonto 8351-9,3 818 716-7	2 008,00 >

[Konton och kort](#)

0 E-fakturor att betala

Du har inga e-fakturor att betala

Fråga oss >

jag vill låna

Ivan 13:18

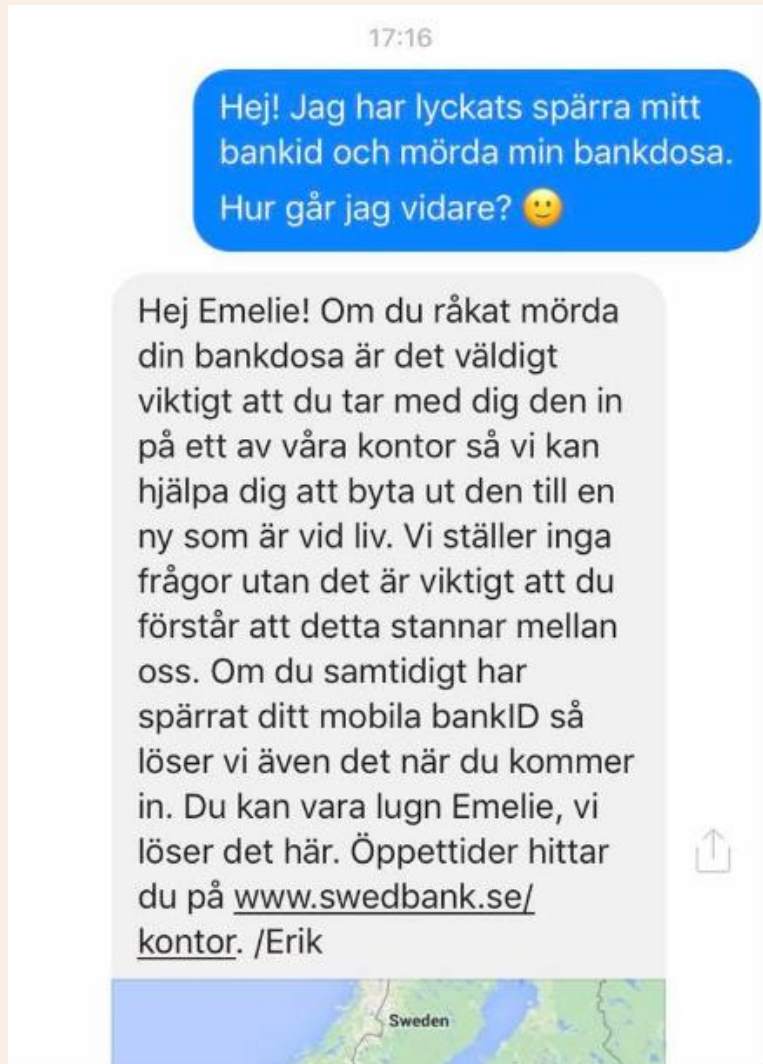
Vad vill du låna till?

- ▶ Låna till bostad
- ▶ Låna till bil
- ▶ Privatlån
- ▶ Samla dina lån

110 tecken kvar

Skicka

Could Nina be like Erik?



Hi! I have blocked my bankid and killed my security device. How do I proceed? 😊

Hi, Emelie! If you accidentally killed your security device it is very important that you bring that with you to one of our offices so we can help you replace it with a new live one.

We will not ask any questions and it is important that you know that this will stay between us. If you have blocked your bankid, we will solve that for you at the same time.

Relax Emelie, we will fix this.

Opening hours to our office you will find here www.swedbank.se/officies /Erik

What will Nina be able to do tomorrow?



Thank you
Swedbank



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