

# Graia Bots for Banking

## Graia Agentic Xperience Platform

### Introduction

Graia Bots are part of Graia Agentic Xperience Platform. They provide secure, compliant and multilingual self-service across chat, email and voice.

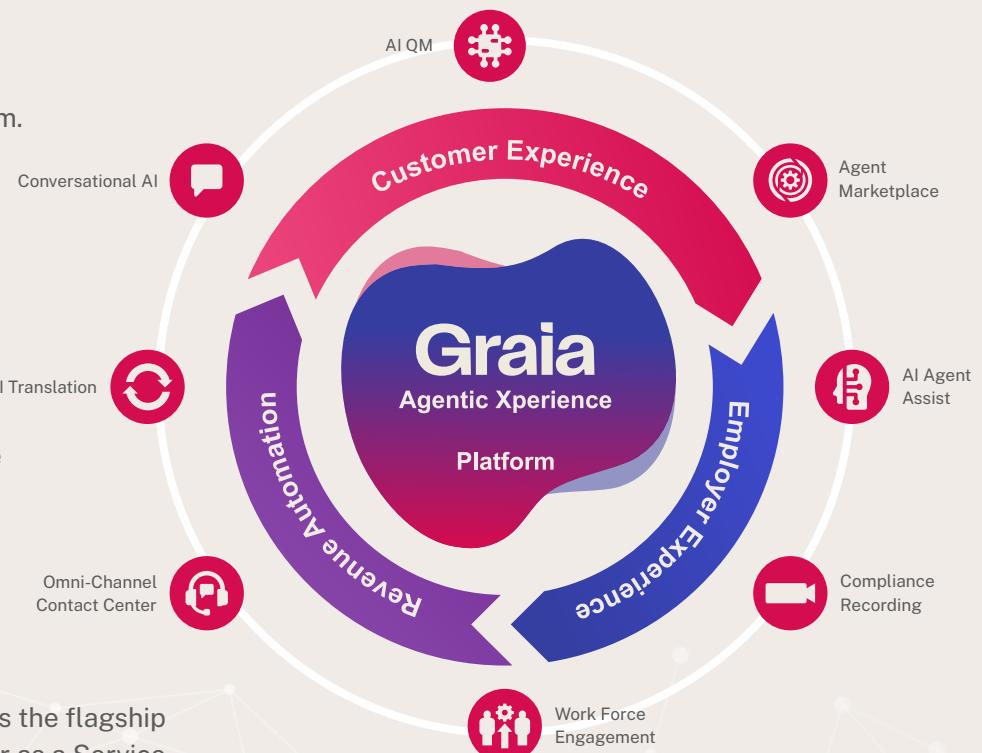
They don't just respond; they act, connecting safely to your systems and handing off to live agents without friction.

Teams design and manage experiences visually, then measure results through robust reporting and quality management, making performance transparent and repeatable.

Graia Agentic Xperience Platform is the flagship solution that unifies Contact Center as a Service with advanced Agentic AI capabilities.

It has been designed as a modular, cloud-native environment that allows financial institutions and other enterprises to deliver consistent, personalized and secure customer engagement across all channels.

By combining workflow automation, conversational intelligence and agent empowerment, the platform enables organizations to reduce cost, increase efficiency and improve customer satisfaction, while maintaining full transparency, compliance and data sovereignty.



# What your end-customers get with Graia Bots



## Omnichannel service:

One bot, every channel. From web and mobile chat to email and voice, customers get 24/7 support that carries context across every step.



## Natural conversations:

The bot understands intent on all channels (voice, email and chat), asks the right questions, and keeps the dialogue flowing. Add emojis, quick replies, voice tonality or rich cards to make interactions simple and human.



## Knowledge-grounded answers:

Responses are based on curated knowledge bases, reducing hallucinations and ensuring alignment with current policies and fees.



## Action-oriented execution:

Beyond answers, the bot takes action. It gathers details, calls APIs, confirms results with the customer, and handles common tasks like checking balances, blocking or reissuing cards, booking appointments, initiating disputes, calculating fees, or updating contact data. All these available on every channel.



## Hybrid flows for accuracy:

A conversational front-end captures data naturally, while deterministic workflows enforce policies precisely. This balance safeguards compliance and repeatability.



## Seamless human handoff:

When confidence drops or a customer asks for help, the bot hands off the case to an agent with full context: captured data/fields, referenced content, and completed actions.



## Multi-agent skills:

Specialist bots can be configured for areas like Cards, Loans, Digital Banking, or Collections — ensuring customers connect to the right virtual expert without repeating themselves.



## Multilingual by design:

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## Attachments and images:

Where enabled, the bot can interpret screenshots and photos or forward files to your processors without breaking the flow.



## Security first:

Built-in guardrails restrict topics and behaviors. Role-based access and audit trails capture every decision. Client data is never used outside the agreed scope.

**Cards:** lost or stolen handling, block and reissue, PIN reset.

**Payments:** transfer status, SEPA fee guidance, standing order changes, FX information.

**Accounts:** balance and transaction queries, statement delivery, IBAN reminders.

**Loans:** schedules, early repayment guidance, eligibility triage, payment holiday.

**Onboarding and KYC:** document checklists, appointment booking, status updates.

**Digital channels:** mobile app login assistance, eToken troubleshooting, device binding and 2FA resets.

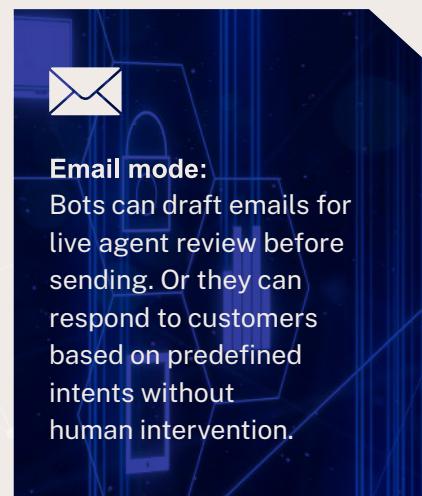
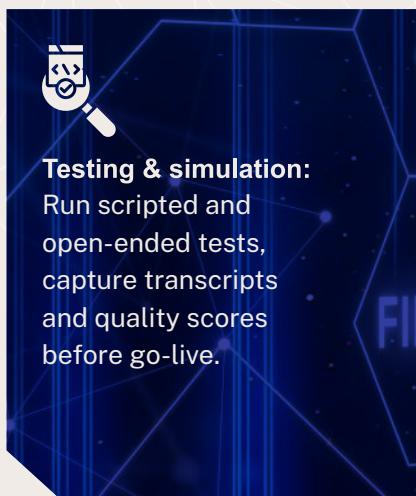
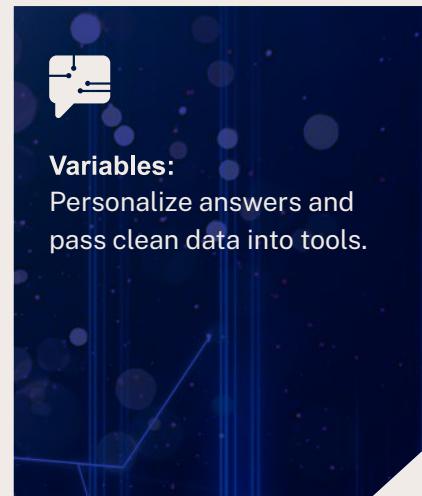
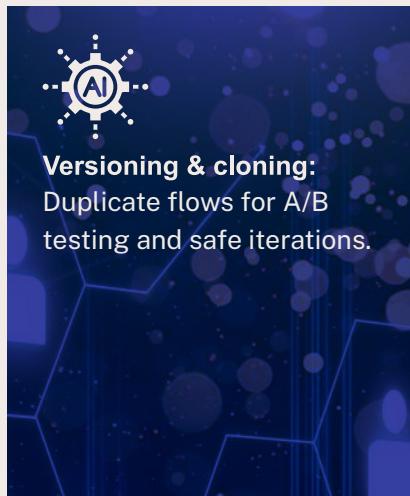
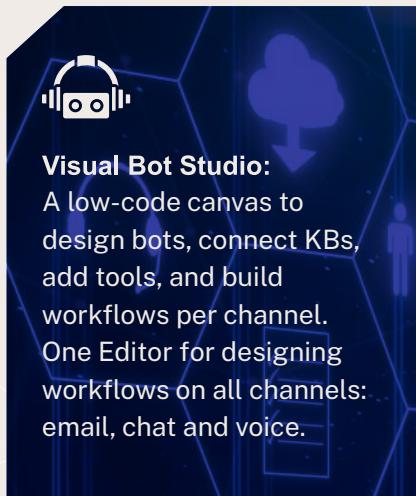
**Service:** branch hours, queue booking, compliant intake and tracking.

## Banking journeys that are quick to implement



The screenshot shows the Graia software interface. At the top, there are tabs for 'Task Manager', 'Completion Code', and 'Notes'. Below this, a message from 'James Bond' is displayed, stating: 'The following email draft was generated by an AI assistant. Please review and adjust if needed before sending to the customer.' The message content is a billing information request. On the right side, there is a 'Task History' section showing interactions with 'Support Chat' and 'QA Voice Channel' on 09/12/2015 at 04:23, both marked as 'Inbound'.

## How your team builds and manages bots



# Workflow editor



Design independent workflows for Chat, Email and Voice so that each channel follows an interaction style that feels natural to customers. Common logic is encapsulated as subflows to improve reuse and maintainability

## Core nodes catalogue

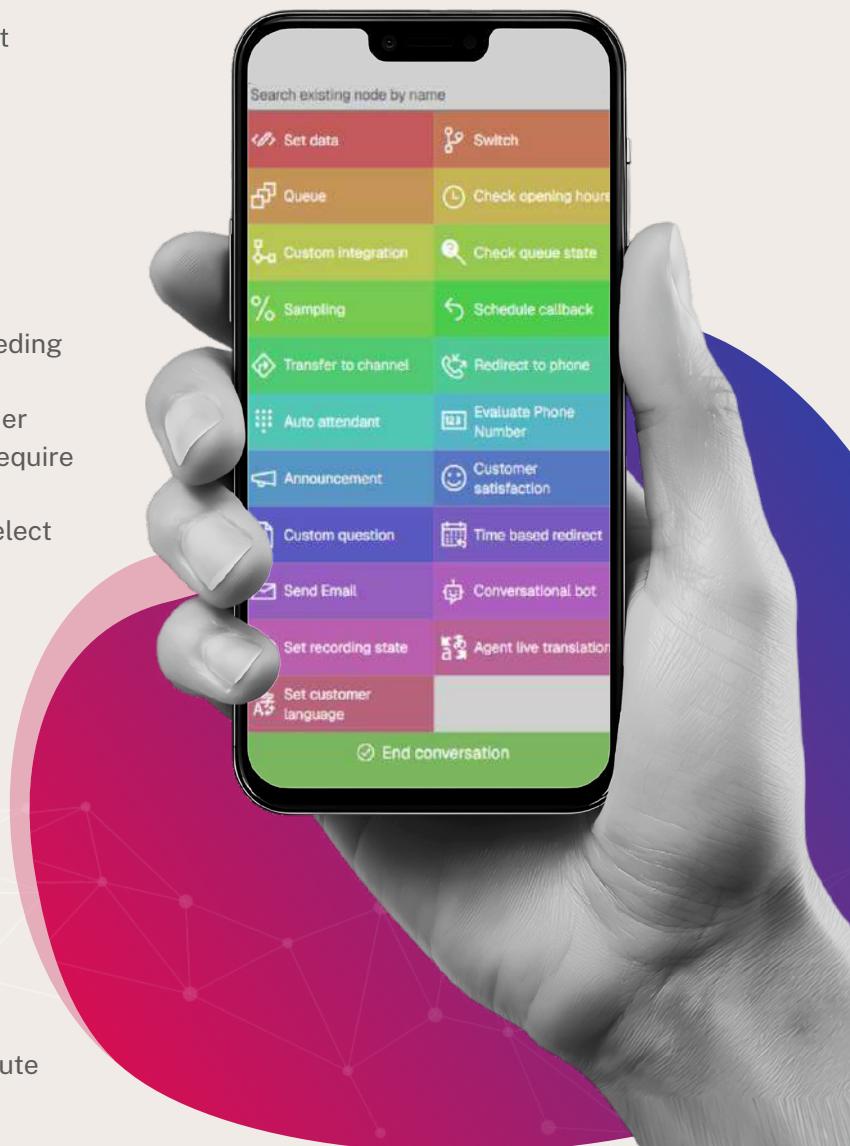
- **Conversation and content:** messages, announcements (audio/TTS), emails, templates, rich cards with quick replies for chat.
  - **Control/data:** variables, switches, sampling, subflows, end states
  - **Decisioning and collection:** Easily capture the right data with built-in field validation. Use decision nodes to guide customers down the right path — without extra prompts — and step-by-step nodes to handle complex, multistage processes with confidence and consistency.
  - **Customer satisfaction:**  
CSAT in chat/voice with configurable scales.
- 
- **Queues and agents:** Queue, Call completion code, Consult, Transfer and escalate to a human with complete context.
  - **Phone utilities:** Evaluate phone number, Format phone number and country code normalization.
  - **Integrations:** A Custom Integration node posts workflow data to your middleware or APIs and consumes structured updates.
  - **Conversational Bot nodes:**
    - Chat bots provide outputs for sending answers, requesting a human or proceeding to draft.
    - Email bots respond directly to customer queries or produce Draft Replies that require agent approval before sending.
    - Voice bots use **Language Profiles** to select Speech-to-Text and Text-to-Speech providers per bot.

### Design pattern:

Combine a Conversational Bot with Decision, Switch and Integration nodes to implement a controlled sequence of collect intent, validate policy and execute action with full traceability.

### Tip:

Combine a Conversational Bot with Switch and Integration nodes to implement “collect intent > validate policy > execute action” patterns with 100 percent policy fidelity.



# Web chat widget customization



## Branding and layout:

Make the experience yours. Define colors, choose light or dark themes, and position the widget where it works best. Control launch behavior, set desktop and mobile breakpoints, and customize headers with your bank logo, title, and bot avatar. Welcome messages, launcher text, and unread badges can all reflect your brand voice.

## Experience controls:

Offer quick options and rich cards to guide choice, enable emojis where appropriate and allow hyperlinks. Trigger proactive invitations based on URL, dwell time or scroll depth. Configure pre-chat form fields with validation and consent, enable file and image uploads with size and type limits, and let customers download transcripts or resume history on return. A web-call button can start a voice session, and sounds are configurable. Keyboard navigation and screen-reader labels support accessibility.

## Language and locale:

Built-in localization supports right-to-left layouts and a wide range of languages: Western Europe: English, French, German, Italian, Spanish, Portuguese, Dutch Central & Eastern Europe: Polish, Czech, Slovak, Hungarian, Romanian, Bulgarian, Croatian, Serbian, Slovenian Southern Europe & Balkans: Greek, Albanian, Bosnian, Macedonian, Turkish

Additional languages are available on request, with full global deployment options.

Privacy links, timeout texts, and button labels are all customizable.

**Security and privacy** Provide opt-in controls for transcript download and file sharing, apply masking to sensitive values, and set retention and recording by business unit.



# Reporting and quality management



## Conversation reports:

A unified history spans chat, email and voice and can be filtered by channel, queue, intent, tag and agent. Each record opens to a full transcript for chat and email, with voice transcripts visible when enabled. One-click AI summaries accelerate review, while sentiment and topic tags help supervisors recognize patterns. Captured fields are searchable, and datasets can be exported as CSV or accessed through API.

## Bot insights:

Every bot decision is observable. Supervisors can see knowledge base lookups with similarity scores, the parameters and results of API calls, model completions and the chosen output path. Conversations can be marked for review and converted directly into test cases.

## QA, testing and rollout:

A Simulator exercises scripted and open-ended dialogues before go-live, recording pass or fail status and the full transcripts. AI Agents evaluate tone, accuracy and policy adherence at scale. The Sampling node enables controlled A/B releases, including canary rollouts by percentage.

## Real-time operations:

A wallboard visualizes voice, chat and email KPIs. Supervisors monitor queues with SLA thresholds and expected wait time, track agent states and intervene with whisper or barge-in for live coaching.

## Satisfaction and categorization:

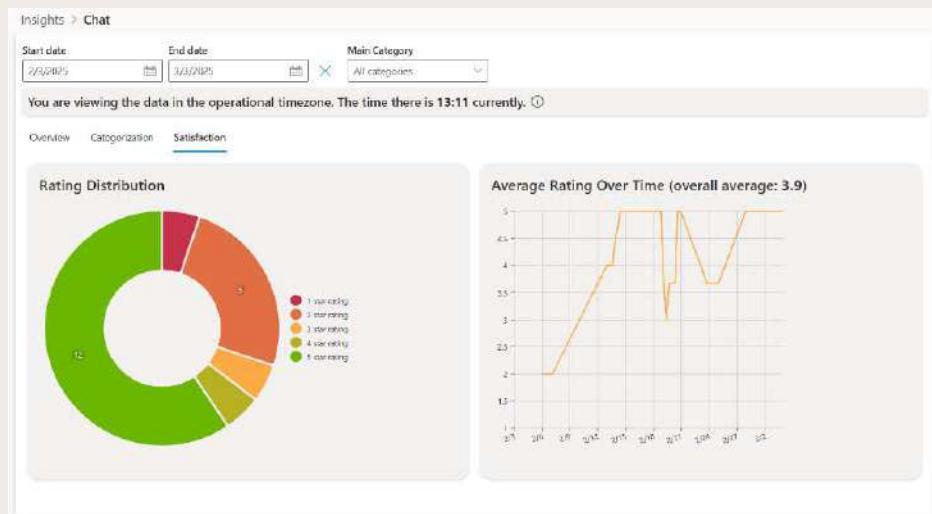
CSAT can be collected within chat and voice flows using a configurable 1 to 5 scale, with breakdowns by intent and channel. Topic categorization presents volumes and trends by theme.





## Open analytics:

Historical data is exposed through an OData feed for Power BI or a data lake, with templates and scheduled refreshes. Access is secured using Entra ID and role-based access control.



# Integration and enterprise fit



## System integration:

Connect seamlessly to your systems. The Custom Integration node can call REST or MCP endpoints and exchange both structured and unstructured data. Flexible and adaptable, it lets you extend conversations into your enterprise workflows with ease. Conversation context and workflow variables travel with the request so downstream systems can make precise decisions and return validated results. Typical targets include CRM, core banking, fraud screening, payments, pricing and identity services. Event webhooks signal conversation lifecycle milestones, transcript availability and CSAT receipt.

## Fits your stack:

Graia Bots run natively within **Graia CCaaS** or alongside existing contact centers through APIs and embeddable components. Agent Assist can be delivered as a sidecar inside leading CRMs, and adapters are available for third-party CC platforms. The Graia Agentic AI platform is cloud-native and multi-tenant. Workspace guardrails control spend and policy, while audits provide end-to-end traceability.

## Security and governance:

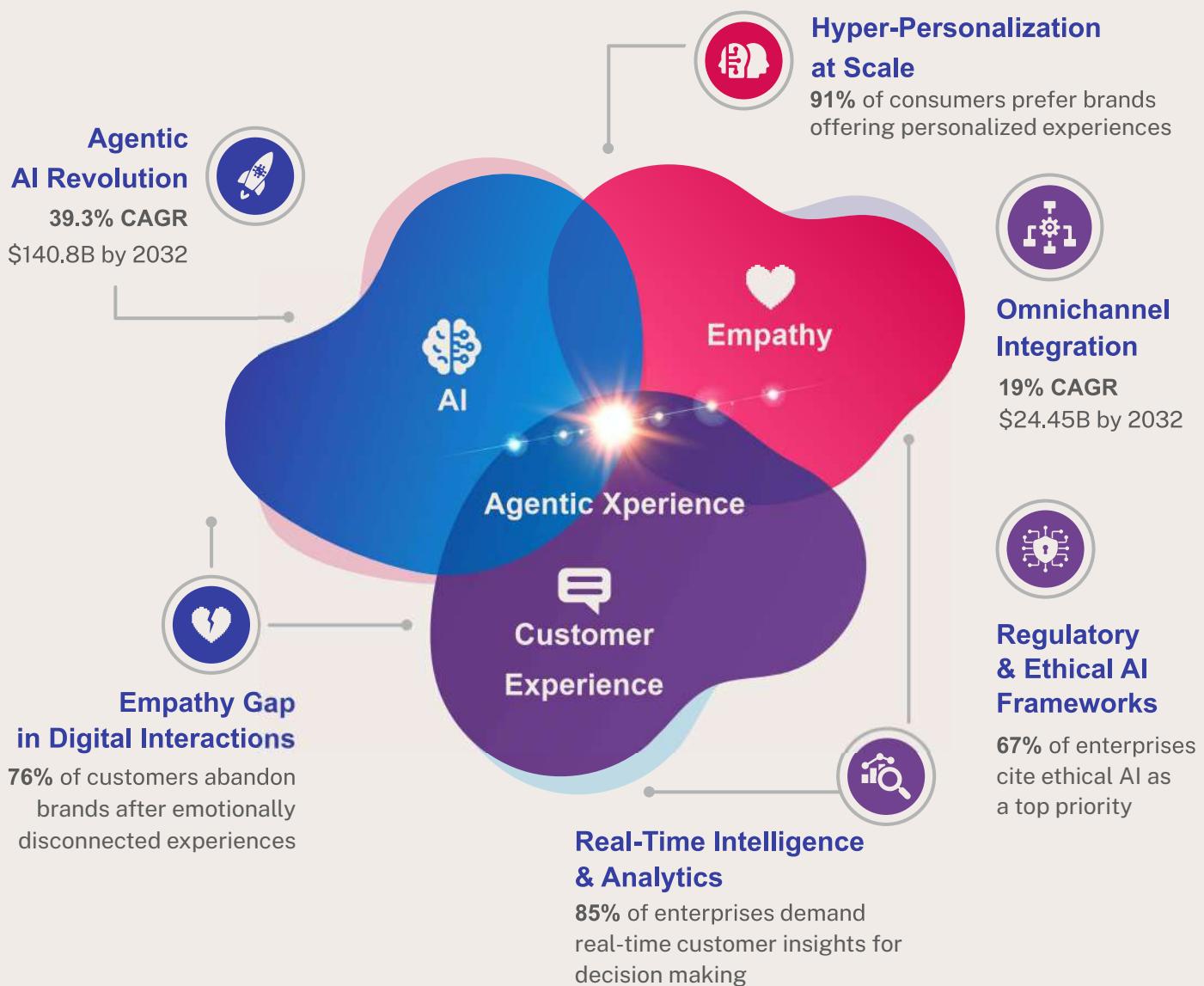
Role-based access control applies at role and business unit levels. Configuration and runtime events are logged for audit. Guardrails restrict sensitive topics, inject safe defaults and enforce deterministic steps where needed. Client data is used solely to run the service and produce reports. Recording, retention and access can be set per channel and business unit, with IP allow-listing and single sign-on through Entra ID.



# Measurable business benefits



Graia operates at the nexus of these forces: AI, Empathy and Customer Experience. By combining them in our unique way we deliver unified, intelligent and human-centric experiences that translate directly into measurable results for banks.



- **Lower cost per contact** through high containment of routine queries and automated follow-ups and notifications.
- **Higher agent productivity** by automating summaries, wrap-up and next-best-action, allowing agents to focus on complex or sensitive cases.
- **Improved first contact resolution and CSAT** enabled by policy-accurate hybrid flows and seamless escalation with full context.
- **Faster change velocity** using low-code design, cloning and reusable subflows that shorten iteration cycles.
- **Reduced operational risk** thanks to full observability, guardrails and explicit human checkpoints for sensitive actions.
- **Rapid time to value** achieved through proven patterns, templates and connector reuse.

# How to get started with Graia



1. Identify the top intents by volume across cards, payments, accounts, loans and digital channels.
2. Provide API access or a middleware endpoint for data dips and actions that require system of record confirmation.
3. Supply brand assets and copy guidelines to align the web widget and email templates with your tone of voice.
4. Configure a pilot either within Graia CCaaS or connected to the incumbent contact center through APIs.
5. Ready for UAT in approximately four to six weeks, subject to API readiness.

## Documentation:

<https://docs.buzzeeasy.com/>

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