

Transforming BANKS Customer Service with Agentic AI

THE Bank's Digital Leap



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Client Overview

THE Bank is a mid-sized commercial bank operating across multiple regions, known for its customer-first values but constrained by legacy, manual processes in customer servicing.

Their operations heavily relied on human intervention, leading to slow response times and increased operational costs.



The Challenge

Manual Verification

Agents manually verified customer identities and checked account details through multiple internal systems.

Multi-Level Approvals

Each action required multi-level approval, especially for high-value customers or exceptions like fee waivers.

Slow Response Times

Customers had to call or email for queries like account activation, late fee waivers, or transaction clarifications.

Result: Long resolution times, customer frustration, and high staff workload.

Frankmax Solution

Agentic Flow Automation

Frankmax Digital designed and implemented an **Agentic Intelligence Framework** that orchestrated multiple AI-driven agents to automate, guide, and approve service actions — reducing human dependency drastically.



The Five Intelligent Agents

01

Intelligent Chat Agent

24/7 chatbot support providing accurate, personalised responses instantly using knowledge AI.

02

Secure Authentication Flow

Mobile app-based verification with multi-factor authentication (OTP + device trust).

03

Phone Connect Agent

AI phone agent executing guided tasks with context-aware options.

04

Value Customer Intelligence

Automatically evaluates eligibility using preset business rules and transaction history.

05

Final Approval Orchestration

Human agent reviews AI recommendation with a single click for transparency and control.

AI Agents



How It Works



Customer Query

Chat or voice request initiated



Authentication

Secure identity verification



AI Analysis

Eligibility evaluation and recommendation

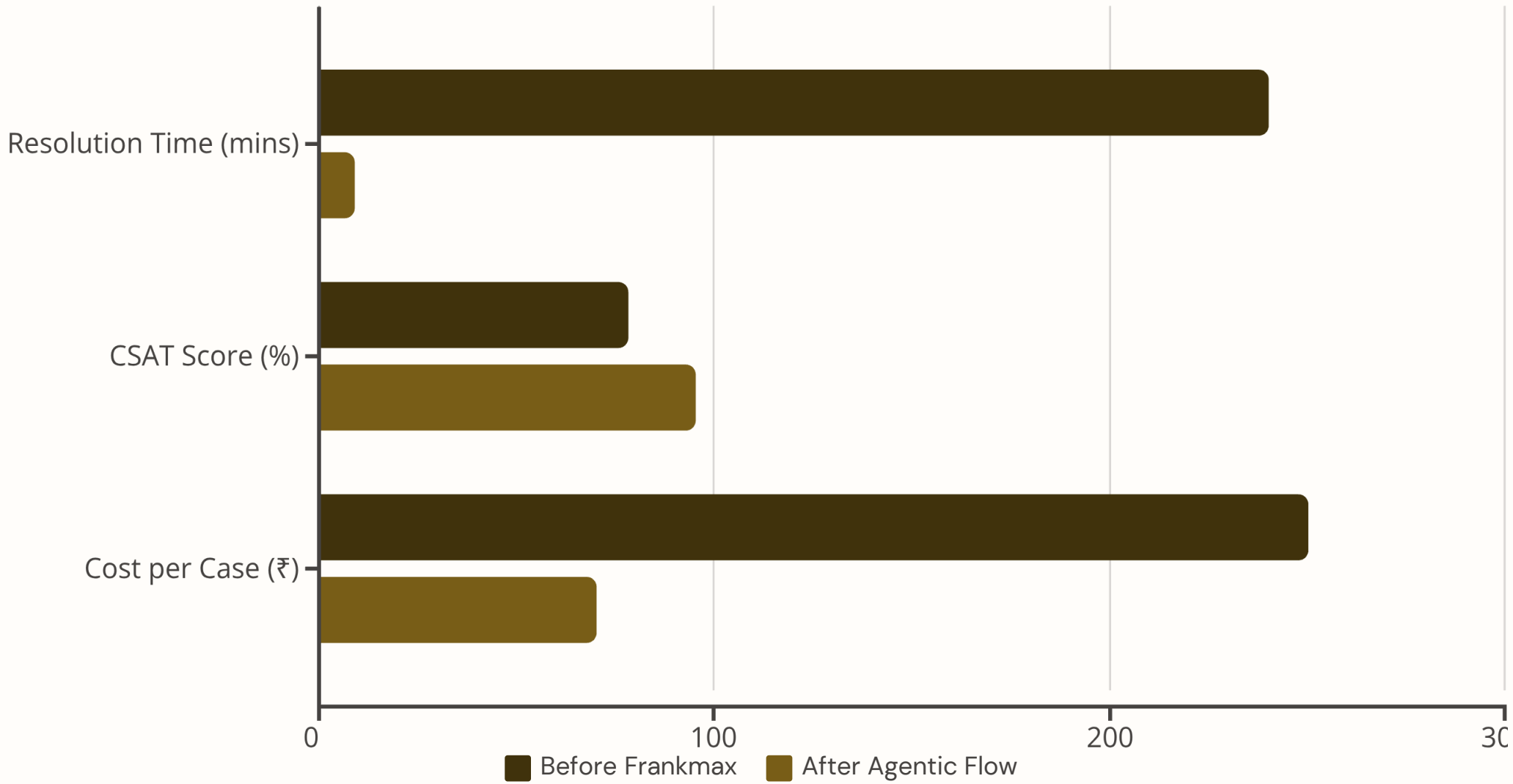


Approval

Single-click human oversight

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Transformative Results



Employee workload reduced by 65%, with approval layers dropping from 5–6 to just 1 final click.

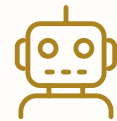


Key Benefits



Seamless Omnichannel

Integrated chat, voice, and app experience for customers.



Agentic Coordination

Multiple AI agents working together intelligently.



Secure & Compliant

Multi-factor authentication and data protection.



Faster Service

Real-time processing and happier customers.



Human Oversight

AI accountability with human control.

Technologies Powering the Transformation

- AI & NLP

Azure Cognitive Services,
OpenAI GPT-based models

- Security

OAuth2, Mobile Biometric
Authentication

- Voice Integration

Twilio Voice + Dialogflow

- Data Intelligence

Power BI & Azure Synapse

- Backend Automation

Power Automate + .NET APIs



Days to Minutes

"With Frankmax's Agentic AI framework, we turned days of manual processing into minutes of smart orchestration."

— Head of Customer Experience, THE Bank

By introducing Agentic Intelligence into every customer touchpoint, THE Bank transformed its traditional, multi-layer service model into a real-time, intelligent, and automated ecosystem.

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