Here’s a concise, up-to-date breakdown of Nubank’s use of **AI in underwriting** and **customer service**, based on multiple credible sources:

## **AI in Underwriting (Credit)**

* In **October 2023**, Nubank began testing a generative AI-based virtual assistant tailored to **enhance the customer experience with credit offerings**. In its initial rollout, this assistant helps NuCommunity members explore personalized options—like understanding credit card limits, collateralized credit, NuPay without affecting card limits, and personal loans—based on each user’s profile and eligibility. ([Nu International](https://international.nubank.com.br/consumers/nubank-begins-testing-with-generative-artificial-intelligence-to-enhance-customers-experience-with-credit/?utm_source=chatgpt.com))
* There is **no publicly available confirmation** that this AI assistant has replaced traditional underwriting or made autonomous underwriting decisions at scale. It's primarily a tool to inform and guide customers rather than replace credit assessments.

## **AI in Customer Service**

Nubank has embraced AI notably in its customer service operations, particularly through collaborations with OpenAI:

1. **Enterprise Knowledge Search**
   * Powered by GPT-4o and GPT-4o mini, this internal tool leverages Retrieval-Augmented Generation (RAG) and fine-tuned models to help employees quickly find answers from FAQs, brand guidelines, policies, and more—without having to navigate siloed data.
   * Over 5,000 employees use this each month to improve productivity, accelerate onboarding, and resolve inquiries more efficiently. ([OpenAI](https://openai.com/index/nubank/?utm_source=chatgpt.com), [FinTech Futures](https://www.fintechfutures.com/2025/03/brazils-nubank-partners-openai-to-enhance-internal-efficiency-and-customer-experience/?utm_source=chatgpt.com), [Finextra Research](https://www.finextra.com/newsarticle/45629/nubank-partners-openai-to-smooth-customer-experience?utm_source=chatgpt.com))
2. **Call Center Copilot**
   * Assists human agents with real-time support: conversation summaries, reply suggestions, step-by-step guidance, and context awareness.
   * Integrated using GPT-4o, it has significantly improved agent response time and accuracy, now used by **over 45% of agents**. ([OpenAI](https://openai.com/index/nubank/?utm_source=chatgpt.com), [PaySpace Magazine](https://payspacemagazine.com/news/nubank-partners-with-openai-to-boost-customer-experience/?utm_source=chatgpt.com))
3. **AI-Powered Assistant (Chatbot)**
   * This tool handles **over 2 million customer chats per month**, resolving about **55% of Tier 1 inquiries** without escalation to human agents.
   * It reduces chat response time by up to **70%**, enabling faster, more accurate automated interactions. ([OpenAI](https://openai.com/index/nubank/?utm_source=chatgpt.com), [FinTech Futures](https://www.fintechfutures.com/2025/03/brazils-nubank-partners-openai-to-enhance-internal-efficiency-and-customer-experience/?utm_source=chatgpt.com), [Finextra Research](https://www.finextra.com/newsarticle/45629/nubank-partners-openai-to-smooth-customer-experience?utm_source=chatgpt.com))
4. **Fraud Detection Using GPT-4o Vision**
   * Nubank is piloting an AI-driven solution combining natural language processing and image recognition. It analyzes transaction patterns, communications, and documents to detect potential fraud. This system operates under fraud prevention policies and compliance oversight. ([OpenAI](https://openai.com/index/nubank/?utm_source=chatgpt.com), [FinTech Futures](https://www.fintechfutures.com/2025/03/brazils-nubank-partners-openai-to-enhance-internal-efficiency-and-customer-experience/?utm_source=chatgpt.com), [PaySpace Magazine](https://payspacemagazine.com/news/nubank-partners-with-openai-to-boost-customer-experience/?utm_source=chatgpt.com))
5. **Precog: Proactive Customer Routing**
   * Precog is an AI system developed by Nubank to analyze customer behavior—like app actions and transactions—as signals of intent.
   * It helps route customers to the most suitable agent, improving response relevance and efficiency by predicting needs in real time. According to Nubank’s CTO, this system improves intent prediction by over **50%**. ([Building Nubank](https://building.nubank.com/ai-at-nubank-how-one-of-the-largest-digital-banks-in-the-world-uses-artificial-intelligence/?utm_source=chatgpt.com))
6. **Customer-Service Design Philosophy**
   * Nubank applies a continuous “test and learn” approach: AI summarizes customer queries for agents, enabling faster understanding and resolution. This not only speeds up support but also elevates more complex or sensitive cases to human specialists. ([blog nubank](https://blog.nubank.com.br/customer-service-tech/?utm_source=chatgpt.com))

## **Summary Table**

| **Function** | **AI Tool/Feature** | **Key Benefits** |
| --- | --- | --- |
| Underwriting (Credit) | Generative AI assistant (testing phase) | Personalized loan/credit options for customers |
| Internal Search | GPT-4o/mini-based enterprise search | Faster access to knowledge—used by 5k+ staff |
| Agent Support | Call Center Copilot with GPT-4o | Summaries, reply suggestions, faster service |
| Automated Chatbot | AI Assistant (GPT-based) | 2M+ chats/month, 55% Tier 1 resolution, 70% faster responses |
| Fraud Detection | GPT-4o Vision-based analysis | Smarter detection with text & image analysis |
| Customer Routing | Precog AI | >50% improved intent prediction & intelligent routing |

## **Takeaway**

Nubank is deeply integrating AI—especially advanced models like GPT-4o—across customer service and internal operations. Their AI tools:

* Enhance efficiency (through faster search, automated replies, and summaries)
* Improve user experience (personalized routing, quicker responses)
* Strengthen security (fraud detection via vision analytics)

On the underwriting front, while Nubank has pilot-tested an AI assistant for credit guidance with users, there's **no evidence yet** of fully automated underwriting; it currently serves as an informative, customer-facing tool rather than a decision-maker.