

Interface.ai Solution Architect Assignment

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Part 1A: Discovery & Needs Mapping

Scenario: A mid-size credit union (~\$1B assets) wants AI to reduce call center costs.

Deliverable:

- Key discovery questions you'd ask
- Pain points/business outcomes you'd target
- Checklist to qualify customer fit

Key Discovery Questions to Ask:

1. Current State of Operations:

- How many calls does your call center handle monthly?
- What is the average call duration and the volume of inquiries per call?
- What types of calls are most frequent (e.g., account balance inquiries, loan questions, fraud reporting)?
- What is the current cost per call and overall call center cost?

2. Existing Technology Stack:

- What tools and software do you currently use for call center operations (e.g., CRM, IVR systems, chatbots)?
- Are you using any AI or automation tools currently?
- What systems would an AI solution need to integrate with (e.g., core banking, loan management)?

3. Customer Experience & Satisfaction:

- What are your current customer satisfaction (CSAT) and Net Promoter Scores (NPS) in relation to call center interactions?
- What customer feedback have you received about your call center? Are there common complaints?
- Are there specific pain points in terms of wait times, call routing, or issue resolution?

4. Staffing & Training:

- How many agents do you currently have, and what is the average turnover rate?
- Are agents involved in high-touch or low-complexity tasks, or a mix of both?
- How much time is spent on repetitive or mundane inquiries (e.g., balance checks, account updates)?

5. Cost Reduction Goals:

- What specific cost-saving targets are you aiming for with an AI implementation?
- Do you have a budget or ROI target for this project?

6. Operational KPIs:

- What are your key performance indicators (KPIs) for call center operations (e.g., average handle time, first-call resolution)?
- How do you currently track and evaluate the effectiveness of your call center?

7. AI/Automation Readiness:

- What internal resistance or challenges do you anticipate when implementing AI or automation?
- Are there any data privacy or security concerns specific to the use of AI in your industry?

8. Future Plans:

- Are you planning any major changes to your call center operations in the near future (e.g., expansion, outsourcing)?
 - How open is your organization to change, especially when it comes to customer service processes?
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Pain Points/Business Outcomes to Target:

1. Reducing Operational Costs:

- Automating routine and repetitive tasks (e.g., account inquiries, balance checks) to reduce agent workload and improve efficiency.
- Optimizing agent utilization and reducing the need for hiring additional agents during peak times.

2. Improving Customer Experience:

- Reducing wait times through AI-powered IVR systems or chatbots to provide quick, self-service options for common queries.
- Improving first-call resolution by using AI to route inquiries to the right agent based on historical data or customer profiles.

3. Enhancing Agent Productivity:

- Freeing up agents from repetitive tasks to focus on more complex, high-touch customer interactions.
- Providing AI-powered assistance to agents during calls (e.g., real-time recommendations, scripts, customer history insights).

4. Scaling Operations:

- Enabling the credit union to handle higher call volumes without significantly increasing costs.
- Supporting new channels (e.g., chat, social media, email) with AI-driven automation to provide a seamless multichannel experience.

5. Improving Compliance & Security:

- Using AI to identify and mitigate potential fraud, ensuring compliance with regulatory requirements (e.g., anti-money laundering).
- Automating secure identity verification through voice recognition or chatbot interactions.

6. Personalization:

- Leveraging AI to provide more personalized customer service by analyzing past interactions, account history, and customer preferences.

Checklist to Qualify Customer Fit:

1. Call Volume & Complexity:

- Does the credit union handle a high volume of routine, repetitive calls that could be automated (e.g., account balance inquiries, loan status checks)?
- Are there specific types of calls that require in-depth agent expertise, or is the majority of calls low-complexity?

2. Data Readiness:

- Does the credit union have a well-organized customer data infrastructure (CRM, transaction history, etc.) that can support AI-driven insights?
- Is the credit union using or open to adopting new data sources (e.g., call data, behavioral data) for AI models?

3. Technology Infrastructure:

- Does the credit union have a modern IT infrastructure to support AI integration (e.g., cloud-based services, APIs)?
- Are existing tools and platforms (e.g., CRM, IVR, chatbots) open to integration with AI technology?

4. Budget & ROI Expectations:

- Does the credit union have a clear budget for AI/automation solutions, with expectations for measurable ROI in terms of cost reduction or efficiency gains?

5. Internal Stakeholder Support:

- Is there buy-in from key decision-makers (e.g., IT, operations, customer service) to move forward with an AI implementation?
- Are there concerns from internal teams regarding job displacement or process changes due to AI?

6. Customer-Centric Mindset:

- Does the credit union prioritize customer experience, with a focus on reducing friction and improving service quality?
- Are they open to experimenting with AI solutions to improve customer interaction across different channels?

7. Regulatory Compliance:

- Is the credit union subject to strict regulatory requirements, especially related to customer data, that would require AI systems to be fully compliant (e.g., GDPR, CCPA)?

8. Scalability:

- Is the credit union planning for growth in the near future (increasing membership, expanding services) that may require scaling its call center operations?

9. Willingness to Invest in AI:

- Is the credit union open to adopting new technology, or do they have reservations about the effectiveness or reliability of AI solutions?

By asking these discovery questions, focusing on the right pain points, and assessing fit, you can ensure that the AI solution will meet the credit union's goals, deliver measurable outcomes, and drive long-term value in customer service operations.

Part 1B: Solution Mapping & Demo Plan

Scenario: The credit union receives 300K calls per year; 70% transactional calls; legacy IVR system in place.

Deliverable:

- Positioning narrative for interface.ai
- Demo outline: key flows/screens
- Anticipated objections and your rebuttals

Positioning Narrative for Interface.ai

"Transforming Call Centers with AI-Powered Automation"

In today's competitive financial landscape, credit unions are under constant pressure to deliver exceptional customer service while keeping operational costs under control. For a credit union that handles **300,000 calls per year**, with **70% of these being transactional** (e.g., balance inquiries, transaction history, etc.), an outdated or inefficient call center system can become a drain on both resources and customer satisfaction.

This is where **Interface.ai** comes in.

Interface.ai leverages cutting-edge **AI-powered conversational automation** to streamline call center operations. Our solution enables your credit union to **automate transactional calls**, freeing up human agents to handle higher-value, complex inquiries. By seamlessly integrating with your **legacy IVR system**, Interface.ai transforms your customer service experience without the need for a complete overhaul.

Key Benefits for Your Credit Union:

- **Reduce Operational Costs:** Automation handles up to **70% of transactional calls**, cutting down on call center staffing and reducing average handling times.
- **Enhance Customer Experience:** 24/7 availability, faster resolutions, and personalized service via intelligent chatbots and AI-powered IVR solutions.
- **Improved Efficiency:** No more long wait times for basic account inquiries or repetitive tasks, allowing agents to focus on more complex cases.
- **Seamless Integration:** Works with your existing infrastructure, eliminating the need for expensive system replacements. Our solution integrates smoothly with legacy IVR and CRM systems.
- **Scalable Solution:** As your credit union grows, our AI grows with you, adapting to handle new call volumes and offering more advanced capabilities over time.

With Interface.ai, your credit union can **future-proof its customer service operations**, cut costs, and provide an experience that delights your members every time they call.

Demo Outline: Key Flows/Screens

1. Introduction Screen: Welcome and Overview

- **Flow:**
 - Greet the user and introduce the main capabilities of the AI assistant.
 - Display a brief overview of available options (e.g., account inquiries, recent transactions, loan information, etc.).

Screen Elements:

- Credit union's logo and branding.
 - "How can I help you today?" prompt.
 - Option buttons: "Account Balance," "Transaction History," "Loan Information," "Speak to an Agent."
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2. Self-Service Transactional Flows (Automated)

- **Flow:**
 - **Account Balance Inquiry:**
 - User selects "Account Balance."
 - AI accesses account data to pull up current balance information and asks if they need further assistance (e.g., transaction history, account management).
 - **Recent Transactions:**
 - User selects "Transaction History."
 - AI lists the most recent transactions or allows the user to filter by date, type, or amount.

Screen Elements:

- Account balance information.
 - List of transactions with options to view more details or filter.
 - Clear "Back" and "Home" navigation options.
 - Option to return to the main menu or speak with an agent.
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3. Advanced Capabilities: Personalized Recommendations

- **Flow:**
 - **Personalized Financial Insights:**

- AI can identify and offer insights based on the user's transaction history (e.g., upcoming bills, account alerts).
- **Loan Inquiry:**
 - If a user asks for information on loans, the AI can pull up personalized loan offers based on the user's account activity or pre-approved status.

Screen Elements:

- Personalized offers or notifications (e.g., "You qualify for a loan of \$X").
 - Suggested financial actions (e.g., "Would you like to set up a savings goal?").
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4. Escalation to Agent (if necessary)

- **Flow:**
 - If the AI detects that the query is too complex (e.g., fraud detection, loan modification requests), it will escalate to a live agent.
 - User is notified and transferred seamlessly to an agent with the full context of the conversation.

Screen Elements:

- "I'm connecting you with a live agent."
 - Summary of the previous conversation displayed for the agent.
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5. Post-Interaction Survey/Feedback

- **Flow:**
 - After completing a transaction or receiving assistance, the AI asks for feedback on the interaction.
 - Users can rate the experience (e.g., 1 to 5 stars) and provide additional comments.

Screen Elements:

- Simple star rating system.
 - Text box for additional feedback.
 - "Thank you for your feedback!" message.
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Anticipated Objections & Rebuttals

Objection 1: "Our legacy IVR system works fine; we don't need an upgrade."

Rebuttal:

While your legacy IVR may work for basic tasks, it's likely not optimized for today's demand for speed, personalization, and cost efficiency. Interface.ai **integrates seamlessly with your existing system**, providing AI-powered capabilities that allow you to enhance the user experience without the need for a full system replacement. By automating the **70% of transactional calls**, you'll see immediate improvements in cost savings and efficiency, while ensuring that agents are available for more complex, valuable customer interactions.

Objection 2: "Our team doesn't have the technical expertise to implement AI."**Rebuttal:**

Interface.ai is designed with **ease of integration in mind**, and our team will guide you every step of the way. We provide a dedicated onboarding process, complete with training, support, and resources to ensure a smooth transition. The solution is plug-and-play with existing systems, so no advanced technical expertise is required from your internal team.

Objection 3: "AI might lead to a loss of personal touch in customer service."**Rebuttal:**

AI is designed to **complement** human agents, not replace them. The solution allows for a more **personalized, efficient** experience by automating repetitive tasks. Customers get faster answers to routine questions, and agents are freed up to focus on more complex issues that require human empathy and problem-solving skills. With AI handling the routine, your staff can provide a higher level of service where it matters most.

Objection 4: "We're concerned about data privacy and compliance issues with AI."**Rebuttal:**

Interface.ai is fully **compliant with industry regulations** such as **GDPR, CCPA, and PCI-DSS**. We take data privacy and security seriously, with encryption, secure data handling practices, and rigorous monitoring in place to ensure customer data is protected at all times. Additionally, our AI solution doesn't store or misuse personal data – it simply enhances your ability to deliver a secure and seamless experience for your members.

Objection 5: "The cost of AI implementation might not justify the return."**Rebuttal:**

The **ROI is immediate and measurable**. By automating up to **70% of transactional calls**,

you'll reduce operational costs and improve agent efficiency. This leads to a **reduction in labor costs**, increased **agent productivity**, and faster response times, all of which translate into higher customer satisfaction and retention. Additionally, Interface.ai is designed to scale, so as your call volume grows, the solution grows with you, offering long-term benefits well beyond the initial investment.

This positioning and demo outline should provide a comprehensive understanding of how Interface.ai can help the credit union optimize its call center operations, reduce costs, and enhance customer service—while addressing any key concerns with well-thought-out rebuttals.

Part 1C: Internal Collaboration

Scenario: A gap is identified in handling certain loan-servicing inquiries.

Deliverable:

- Slack-style message to Product/Solutions team (3–4 sentences)
- Brief internal email summarizing deal status and necessary next steps (to AE)

Slack-style Message to Product/Solutions Team:

Hey team, we've identified a gap in handling certain loan-servicing inquiries during our discussions with the credit union. Specifically, their current system isn't well-equipped to automate more complex loan-related requests like repayment options, status updates, or modification queries. Can we prioritize building out a solution to better handle these types of requests through AI? Let's sync on the best approach to address this in the next sprint.

Brief Internal Email to AE:

Subject: Update on Credit Union Deal - Next Steps for Loan Servicing Gap

Hi [AE Name],

Quick update on the credit union opportunity: During our last call, they highlighted a gap in their current system's ability to manage certain loan-servicing inquiries (e.g., repayment options, loan status updates, modifications). This could be a key area for us to address with AI automation.

Next steps:

1. We need to loop in the Product team to discuss solutions for automating these loan-related requests.
2. Let's set up a follow-up meeting with the client to walk them through the updated capabilities and timeline.

Please let me know if you'd like me to help with the next steps or client communication!

Best,

[Your Name]