interface.ai vs Other AI Vendors

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Why interface.ai?

- Industry-first Generative AI-powered multimodal ChatGPT-like AI Assistants for Banks & Credit Unions
- “One Conversational AI Brain Enterprise-Wide” Powering 60+ AI Solutions Tailored for Banks and Credit Unions
- Omni-channel AI assistant that handles 100% of incoming calls
- Over 60 out-of-the-box and highly modular customer-facing and employee-facing solutions like debt collection, frontline assistant, etc. that extend the power of AI beyond the call center.
- Readily available and seamless integration with leading banking systems, including core processing, loan origination, card processing, and online/mobile banking.
- Fully Managed Services, no maintenance & Pay for Performance guarantees to ensure your success.

Competitive Analysis	interface.ai	Other AI Vendors
Company		
Founders from financial institutions and have experience scaling fintech to serve Fortune 500 companies	●	○
Platform		
Generative AI-powered solutions with unique hybrid approach to combine both foundational and proprietary banking-specific model.	●	○ Not powered by Generative AI
AI assistants with RPA capability that can provide hyper-automation to enhance customer and employee experience	●	○ No RPA capability for AI Assistants
AI assistant that handles 100% of incomingcalls, improving call center automation levels	●	○ No offer
Support for 23 different channels, including web, native apps, kiosks, chat, social, mobile, and many more	●	◔ Support only basic channels
Neural (human-like) voice enabled	●	◔ Robotic & not conversational
Fraud prevention with voice biometrics and caller-ID anti-spoofing for multiple channels enabling industry's best voice authentication	●	○ No offer
Flexible AI platform and app creation tools that extends beyond call center automation with unlimited use cases and workflows and improve efficiencies	●	○ Limited offering of AI platform to build and manage intelligent virtual assistants (IVAs)
Processing millions of banking specific conversations daily, leading to highest accuracy	●	◔ Process fewer conversations and requires manual effort to train AI
Single intelligence layer, ‘One Banking Brain’, powering all channels, 119+ languages, and 60+ solutions – easier to train and ensures consistency	●	◔ Limited offering leads to maintaining multiple vendors
Separate AI platform from the engagement channels, allowing us to layer the intelligence on top of your existing systems and investments	●	◔ Requires to replace existing systems

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Sentiment Analysis - Real-time sentiment and tone tracking by AI enabling proactive escalation to a human agent as needed	●	○ No offer
Solutions		
Sphere for Customers - an industry-first, ChatGPT-like universal channel revolutionizing banking through intelligent guidance, innovative plugins, and personalized AI assistance	●	○ No Offer
Sphere for Employees - an industry-first, ChatGPT-like universal channel that replaces 14-15 applications traditionally juggled by frontline staff, thereby enhancing frontline operations' efficiency by 10x	●	○ No Offer
60+ specialized solutions, like debt collection, account and loan provisioning, etc., that extend the power of AI beyond the call center and support your digital transformation initiatives	●	◔ Limited out-of-the-box solutions. No employee-facing solutions
Multiple solutions that impact the top line growth of a financial institution	●	○ No solutions that impact FI's top line growth
Smart Discovery and Smart Transaction to help customers quickly find information and perform transactions	●	◔ Limited to handling common customer queries and basic transactions
Smart Conversion to impact revenue growth	●	○ No offer
Frontline Assistant so staff can seamless pickup where the AI left off	●	○ No AI Assistant for frontline staff
Debt collection Assistant to support customers opt for payment promises and payment plans	●	○ No offer
Banking Integrations		
Integrations to all the top core banking platforms	●	○ No offer
Integrations to all the top loan origination systems	●	○ No offer
Integrations to all the top debit card/credit card processing systems	●	○ No offer
Integrations to all the top online banking systems	●	○ No offer
Integrations to all the top mobile banking systems	●	○ No offer

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Managed Services		
Fully managed services at no cost, so you don't need any internal resources to start or to maintain the system and improve the results	●	○ Expensive in time & cost as professional services are required to develop, maintain & improve the solution
Mature AI software + services delivery model with ROI benchmarks and white glove service	●	◔ No white glove service. heavily relies on the internal tech resources to build and manage IVAs
Time to deploy	● 1 - 2 months	○ 3 - 6 months
Impact		
Time to value, using a data-driven approach that allows us to focus on the questions that will drive the most automation levels	● Less than 1 month	◔ 6+ months
ROI	● Over $50M in customer ROI to date	○ No proven ROI with Community Financial Institutions
Pricing and cost		
Automation-based pricing, reduces total cost	●	○ Usage-based or license based pricing
No upfront cost	●	○ High upfront costs
No cost for AI fine-tuning	●	○ Additional costs for AI fine-tuning
Customers		
Banks and Credit Unions	●	◔ Few Banks & Credit Unions
Publicly available demo, so you can experience our AI assistant for yourself	● Call 888-320-3889	○ Not available