

UJET Solution Brief: Enhancing Security, Compliance, and Customer Experience in the Financial Services Industry

1. Introduction: The Imperative for Secure and Modern CX in Financial Services

In today's competitive financial services landscape, customer experience (CX) is a key differentiator. Institutions like banks, lenders, and insurers handle sensitive data and critical life transactions—making fast, secure, and personalized service essential. Whether clients are applying for a mortgage or checking a balance, they expect seamless, omnichannel support.

Trust is the industry's most valuable asset. Service failures—especially in security, speed, or transparency—can quickly erode it, impacting loyalty and revenue. Yet many institutions are held back by legacy systems, siloed tools, and compliance complexity.

UJET addresses these challenges head-on. Its modern, AI-powered Contact Center as a Service (CCaaS) platform helps financial organizations deliver secure, efficient, and personalized support. With deep CRM integration, advanced AI, and a unified voice and digital experience, UJET turns contact centers into drivers of trust, loyalty, and long-term growth.

2. Challenge: Meeting High Stakes Demands in Financial Customer Interactions

Financial institutions face a uniquely complex environment where every customer interaction carries weight—tied to trust, compliance, and security. Several interrelated challenges raise the stakes:

Persistent Security Threats & Breach Risks

With large volumes of sensitive data, banks and insurers are top targets for cyberattacks like phishing, malware, and ransomware. Breaches can lead to severe financial loss, regulatory penalties, and eroded trust. Security is non-negotiable and directly impacts customer loyalty.

Evolving Regulatory Pressures

The sector must comply with stringent, shifting standards (PCI DSS, SOX, GLBA, GDPR, HIPAA, AML, KYC). Adapting to change requires significant investment—especially for smaller firms—and missteps can lead to fines, lawsuits, or reputational damage. Compliance processes can also add customer friction and slow service delivery.

Rising Expectations, Growing Frustration

Customers now expect fast, secure, and personalized service across digital channels, anytime. Pain points like long waits, repeated questions, or unresolved issues quickly drive attrition. Many now prefer chat and mobile options over traditional phone support.

Legacy Systems Fuel Inefficiencies

Outdated, siloed systems hinder digital integration, real-time visibility, and personalized service. They weaken AI effectiveness, inflate costs, slow innovation, and complicate compliance. These limitations block progress across the customer experience.

Digital Demand & Self-Service Pressures

Customers increasingly want 24/7 self-service for routine needs. Financial institutions must deliver intelligent, AI-powered support that feels seamless across self-service, virtual agents, and human channels—while navigating tight compliance and security oversight.

These challenges are interconnected. Legacy systems drag down compliance, CX, and efficiency. At the same time, trust and security now define the customer experience—not just backend priorities. Solving them requires smarter, modern tools that unify service and scale securely.

3. Solution: UJET – The AI-Powered, Secure-by-Design CCaaS Platform for Finance

UJET is a modern, AI-driven Contact Center as a Service (CCaaS) platform purpose-built for the complex demands of financial services. It empowers institutions to move from transactional support to personalized, relationship-focused experiences—while meeting strict security and compliance standards.

UJET leads in contact center innovation with advanced AI, multimodal engagement, and a mobile-first design. AI is embedded across the customer journey and operations to automate tasks, improve efficiency, and deliver real-time insights.

Its secure, scalable cloud architecture includes multiregion redundancy for 99.999% uptime and business continuity—future-proofing operations while maintaining top-tier reliability.

Unlike traditional platforms, UJET follows a CRM-first model, avoiding PII storage and enabling real-time, secure CRM data exchange. This improves data accuracy, compliance, and customer context.

Despite powerful features, UJET remains intuitive. Its interface accelerates agent ramp-up and boosts ROI by making AI tools easy to use and impactful. UJET is more than a platform—it's a strategic partner helping institutions deliver smarter service and drive sustainable growth in an AI-first world.

4. Key UJET Capabilities Tailored for Financial Services

UJET delivers a suite of integrated capabilities purpose-built to tackle the core challenges facing financial institutions. These features work together to strengthen security, increase efficiency, and enhance the customer experience.

4.1 Robust Security & Compliance Framework

UJET embeds security and compliance into the foundation of its platform.

- **Industry-Recognized Certifications:** UJET undergoes annual independent audits to meet global standards essential for financial services. Certifications include PCI DSS Level 1 for handling cardholder data, SOC 2 Type II for security and privacy, GDPR alignment for EU data, HIPAA compliance for health-related information, and ISO 27001/27018. These standards assure institutions of UJET's commitment to rigorous security.
- **PII Minimization via CRM-First Architecture:** UJET's CRM-first approach is central to its security model. The platform avoids storing sensitive PII by using real-time data exchange with the institution's CRM or private repository. This reduces the contact center's attack surface and simplifies compliance by keeping control of sensitive data within the organization.
- **Secure Authentication and Transactions:** UJET uses modern device features for secure interactions. Customers can authenticate via smartphone biometrics (fingerprint or Face ID), providing a safer alternative to passwords. UJET's SmartActions enable PCI-compliant payments within apps or calls, shielding agents from sensitive data. SmartActions can also validate customer information securely.
- **Data Encryption and Deletion:** All data is encrypted at every stage. Customer communication data is encrypted during processing and securely transferred to the institution's storage (e.g., CRM). Once transferred and the session ends, UJET deletes the data from its platform, adhering to strict data minimization practices.

4.2 AI-Driven Intelligence & Automation

UJET integrates AI across its platform to improve efficiency, personalize interactions, offer 24/7 support, and deliver actionable insights.

- **Intelligent Virtual Agent (VA):** UJET’s AI-powered Virtual Agent offers 24/7 conversational self-service with natural, human-like interactions. It handles common financial tasks—like balance checks, password resets, payment updates, and fraud reports—while tracking sentiment and escalating to live agents when needed.
- **Finance VA Templates:** UJET provides pre-built templates for banks, credit unions, lenders, and insurance companies enabling quick deployment of AI-driven support for common financial use cases.

UJET Finance & Insurance Virtual Agent - Pre-Built Use Cases

Use Case	Description	Benefit for Institution	Benefit for Customer
Intent Detection	Understands the customer's reason for contacting.	Improved routing accuracy, faster triage.	Quicker connection to right resource.
Caller Authentication	Verifies customer identity securely.	Enhanced security, reduced fraud risk.	Secure and faster access to account.
Account Balance Check	Provides current account balance information.	Reduced agent workload for simple queries.	Instant access to balance, 24/7.
Create a Payment	Guides customer through making a payment.	Automation of routine transaction.	Convenient self-service payment option.
Password Reset	Assists customer in resetting their account password.	Frees up agents from common IT support task.	Quick resolution for account lockout.
Payment/Claim Status	Provides updates on the status of payments or insurance claims.	Reduced status inquiry calls to agents.	On-demand access to status information.
Suspicious Activity	Handles inquiries related to potential suspicious account activity alerts.	Efficient handling of security-related queries.	Prompt attention to potential fraud.

- **AI-Powered Agent Assist:** UJET's Agent Assist supports agents in real time with smart response suggestions, next-best actions, and relevant knowledge, boosting speed, accuracy, and personalization across voice and chat.
- **AI-Driven Insights and Analytics:** UJET delivers real-time and historical analytics, using AI for sentiment tracking, trend analysis, and workforce forecasting—uncovering issues, optimizing staffing, and driving continuous CX improvement.
- **Intelligent Routing and Automation:** UJET uses AI and CRM data to route interactions based on customer value, intent, and context—connecting users to the right resource or Virtual Agent. Automation logs details, updates CRM, and streamlines ticketing to reduce manual work.

4.3 Seamless Omnichannel & Mobile-First Engagement

UJET enables consistent, connected support across preferred customer channels—with strong mobile capabilities.

Unified Omnichannel Platform

Manage interactions across voice, SMS, web chat, email, social, and in-app channels through one intuitive interface—ensuring brand consistency and streamlined workflows.

Fluid Channel Blending

Switch between channels mid-interaction—like sending a photo via SMS during a call or escalating chat to voice—without losing context or momentum.

Mobile & In-App Support

SDKs for iOS and Android let institutions embed support into their apps, using mobile context like biometrics or camera data to simplify verification and speed resolution.

SmartActions for Multimedia Sharing

Customers can securely share photos, videos, or screenshots in real time, giving agents immediate context to resolve issues faster.

4.4 Deep CRM Integration for Context & Security

UJET's CRM-first architecture enhances security and delivers deeply contextual support.

Seamless Integration

Native adapters for platforms like Salesforce, Zendesk, and Microsoft Dynamics, plus support for custom CRMs, ensure broad compatibility.

Real-Time Data Exchange

Agents and AI access up-to-date customer data—like history, account status, and journey info—within their workspace for accurate, timely support.

Unified View & Personalization

By using the CRM as the single source of truth, UJET gives agents full context upfront—eliminating repeat questions and enabling faster, personalized service.

Security & Compliance

PII stays within your CRM, minimizing risk and simplifying compliance with financial regulations.

Mapping UJET Features to Financial Services Challenges & Benefits

Financial Service Challenge	Key UJET Feature(s)	Benefit Delivered
Meeting PCI DSS Compliance for Payments	SmartActions Secure Payments, CRM-First Architecture	Secure, compliant transactions; Reduced scope for PCI audits.
Customer Frustration from Repeating Information	CRM Integration (Real-Time Data Exchange), Context Persistence Across Channels	Seamless experience, Reduced Average Handle Time (AHT), Improved CSAT.
Need for 24/7 Support & Handling Routine Queries	AI Virtual Agent (incl. Finance/ Insurance Templates)	Automated resolution, Reduced agent workload, Cost savings, Consistent service.
Risk of PII Exposure in Contact Center Systems	CRM-First Architecture, PII Minimization, Data Deletion Policies	Enhanced data security, Reduced compliance burden, Increased customer trust.
Difficulty Verifying Customer Identity Securely	Biometric Authentication (via Mobile SDK)	Stronger security than passwords, Reduced fraud risk, Improved CX.
Inefficient Resolution due to Lack of Visual Context	SmartActions (Photo/Video/ Screenshot Sharing)	Faster issue diagnosis, Reduced AHT, Improved First Contact Resolution (FCR).
Inconsistent Experiences Across Digital & Voice Channels	Unified Omnichannel Platform, Channel Blending	Consistent brand experience, Increased flexibility, Reduced customer effort.
Lack of Performance Visibility & Actionable Data	AI Insights & Reporting, Real-Time Dashboards, Topic Modeling	Data-driven decisions, Proactive optimization, Identification of improvement areas.

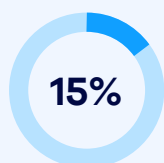
5. Benefits: Driving Trust, Efficiency, and Growth for Financial Institutions

UJET helps financial institutions strengthen security, improve service, and drive growth.

- **Stronger Security & Simplified Compliance:** With PCI DSS, SOC 2, HIPAA, and GDPR alignment, UJET minimizes PII risk through CRM-first architecture and supports secure features like biometric ID and in-app payments.
- **Higher Customer Trust & Satisfaction:** UJET boosts CSAT with secure, personalized, and seamless omnichannel experiences—reducing friction and shifting interactions from transactional to relationship-driven.
- **Greater Efficiency & Lower Costs:** AI tools like Agent Assist and Virtual Agent cut handle times, increase resolution rates, and reduce staffing and training costs—maximizing productivity.
- **Future-Ready CX:** Omnichannel, mobile-first design and a scalable cloud-native platform ensure readiness for evolving tech, customer needs, and regulatory shifts.
- **Smarter Decisions with Actionable Insights:** Real-time dashboards and AI analytics reveal trends, sentiment, and friction points—driving continuous improvement and turning the contact center into a growth engine.



KeyBank, a 200+ year old American regional bank headquartered in Cleveland, Ohio, selected UJET and Google Cloud AI to transform their contact center operations, agent experience, and customer experience. Not only did Keybank make a technology decision on UJET, they also become a partner, making equity investments as a bank into UJET as well. Over the course of the transition and with the launch of new AI capabilities in the contact center suite, KeyBank saw:



reduction in
call volume



increase in agent
digital chat
volumes



reduction in
contact center
operating costs

6. UJET Solutions: Use Cases in Financial Services

Retail Banking Customer Support

Challenges: High-volume routine inquiries, long wait times, managing complex issues.

UJET: AI Virtual Agent for 24/7 handling of balance checks, password resets, and lost card reports. Smart Actions for secure document handling. Intelligent routing based on CRM data for complex issues (e.g., loan applications). Agent Assist for real-time support and faster resolutions.

Loan Origination and Servicing

Challenges: Document submission, loan status updates, secure payment processing.

UJET: Smart Actions for secure document uploads. AI Virtual Agent for loan status updates and common questions. Secure payment processing in compliance with PCI DSS. CRM integration for personalized loan officer interactions.

Insurance Policyholder Services

Challenges: Claims reporting, status updates, secure documentation handling.

UJET: AI Virtual Agent for claim reporting and status updates. Smart Actions for secure photo/video uploads. Secure payment handling for premiums. CRM integration for personalized claims management.

Fraud Detection and Response

Challenges: Identity verification, fraud prevention, secure interactions.

UJET: AI Virtual Agent for initial fraud reports and verification. Biometric authentication for secure identity verification. Intelligent routing to specialized security teams. Agent Assist for real-time fraud protocol guidance.

Investment and Wealth Management Client Services

Challenges: Personalized client support, secure document exchange, managing high-value clients.

UJET: Encrypted chat and in-app messaging for secure interactions. Deep CRM integration for comprehensive client insights. Intelligent routing to dedicated advisors. Smart Actions for secure document exchange.

7. Call to Action

Elevate your financial services communication with UJET's AI-powered platform. UJET helps you meet the demands of modern financial institutions by offering seamless, secure, and efficient customer experiences.

Request a Personalized Demo

See how UJET can address your specific needs in customer support, loan servicing, fraud detection, and more. <https://ujet.cx/request-a-demo>

Contact a UJET Specialist

Partner with UJET to design an intelligent communication strategy for your teams and customers. <https://ujet.cx/contact-sales>

Explore Further Resources

Visit the UJET website for more on our capabilities, security features, and AI-driven innovations tailored to financial services. <https://ujet.cx>