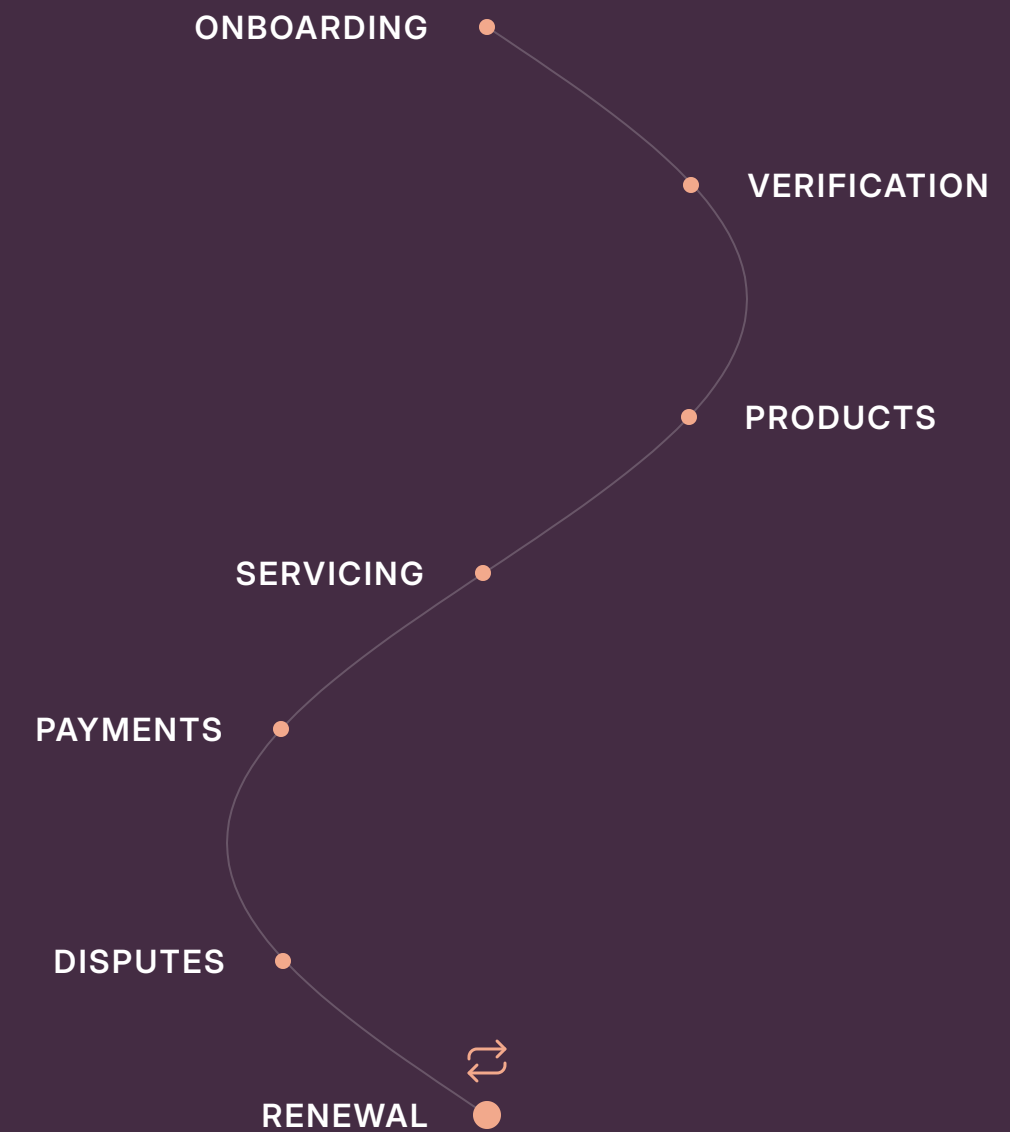


Telonic

Customer intelligence, built for banking.

Telonic builds specialised AI agents that understand how a bank operates, and act on that understanding across every customer interaction.



SPECIALISE

Built around your accounts, products, cases and policies.

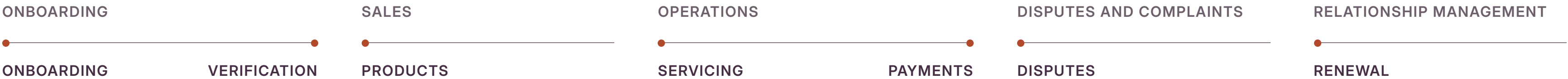
CENTRALISE

Telephony, WhatsApp, SMS, email and web, one agent.

COMPLETE

CRM, case and service records updated every time.

A banking relationship runs deeper than any one system can see.



A banking relationship spans onboarding, accounts, cards, financing, payments and service, and for corporate clients, cash management, trade and credit. The outcomes that matter most are decided in conversations no single team owns and no single system records in full.

Revenue.

Applications convert or stall at the first question on eligibility, documents or terms.

Risk.

Disputes, complaints and collections carry regulatory exposure when a commitment goes unrecorded.

Reputation.

A blocked card, a delayed transfer or a disputed charge decides whether a customer stays.

Domain first. Conversation second.

General-purpose agents have made conversation inexpensive. They have not made it correct. In banking, a correct answer depends on the product terms, the customer's verified identity, the status of the account or case, the applicable regulation and the customer's history, held in different systems and governed by different rules.

Telonic agents begin from the domain, not the dialogue.

We build specialised agents for banking, run them across every channel from one record of each customer, and finish the work each conversation creates inside your own systems.

01

Specialise.

- Built for banking workflows
- Knows where each customer is
- Your policies built in

02

Centralise.

- One customer, every channel
- One history, every department
- See what conversations produce

03

Complete.

- Outcome recorded every time
- Systems updated as it happens
- Escalations arrive complete

5

channels: telephony, WhatsApp, SMS, email and web/app

4

forms of Arabic, plus English and many other languages

24/7

including public holidays

1

continuous record for each customer and relationship

4

ways to host: UAE, Saudi Arabia, on-premise or your own cloud

01 · SPECIALISE

A working model of the banking business.

Every deployment starts from a structured model of how a bank operates, extended to your products, segments and policies.

1 Entities.

WHAT THE MODEL KNOWS

Customers, accounts, cards, financing, payments, disputes and complaints, and for corporate clients, mandates, signatories and facilities.

2 States and dependencies.

WHAT MUST HAPPEN FIRST

A card dispute follows its scheme's timelines. A corporate instruction is valid only from an authorised signatory within their mandate.

3 Obligations.

WHO OWES WHAT, AND BY WHEN

What the bank and the customer owe each other, from disclosure and resolution timelines to documents and repayments.

4 Behaviour.

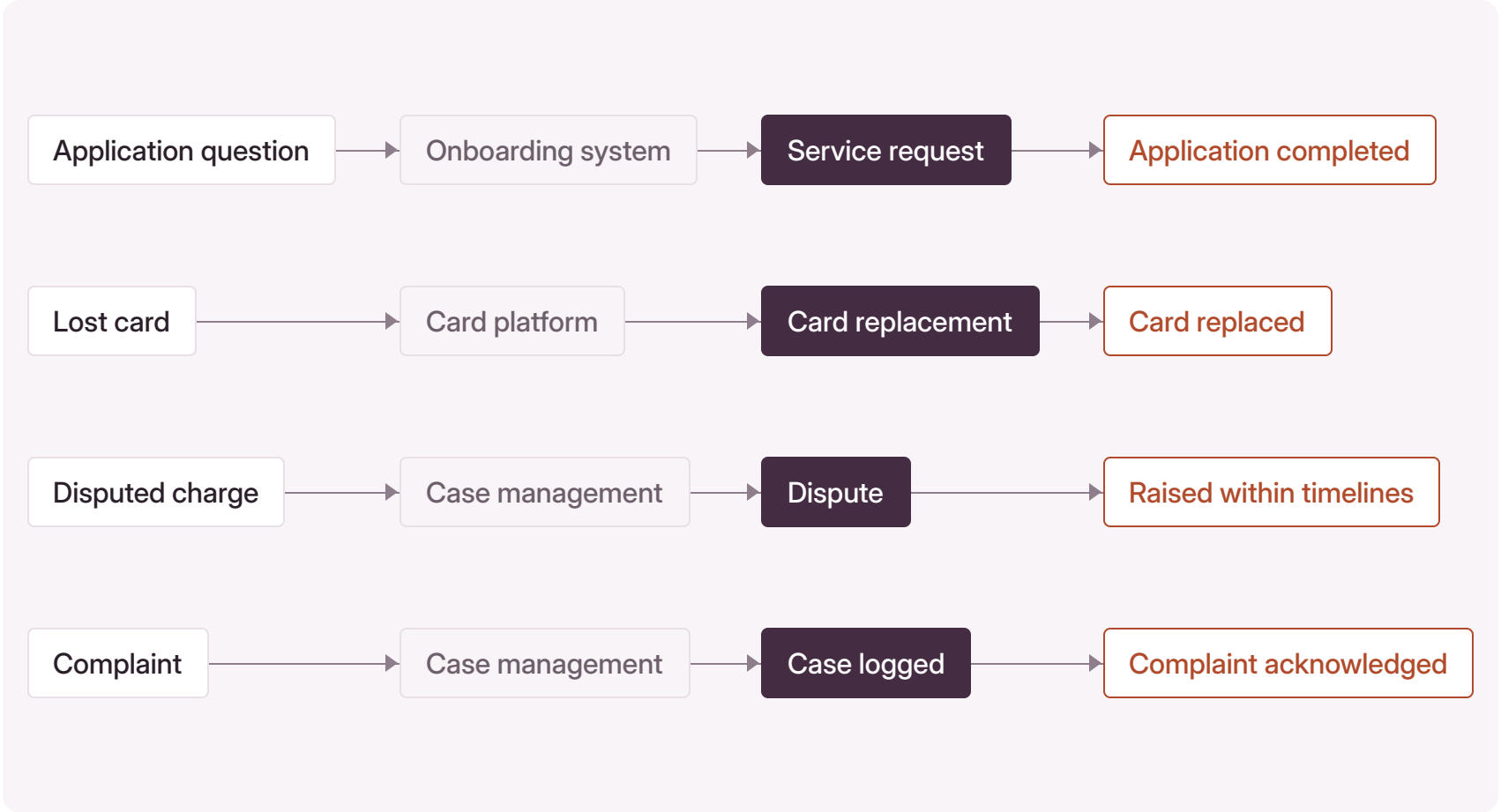
WHO IS ASKING, AND WHY

Salaried customers, private clients, business owners and corporate treasury teams ask the same question for different reasons.

The model deepens with every deployment. Your data stays in yours; what carries forward is the understanding of the domain.

Designed around outcomes, not exchanges.

Telonic comes from telos, a structure that behaves to serve a specific purpose, or oriented toward an ultimate end. Each interaction is mapped to the obligation it serves, and is complete only when that obligation has moved: an application completed, a card replaced, a dispute raised within scheme timelines, a complaint acknowledged and logged. An agent that not only responds, but resolves.



Reasons across systems.

Assembles the answer from your core banking, card, financing, CRM and case management systems and approved documents within the conversation itself.

Acts within its authority.

Completes the transaction in the system of record: the service request, the card replacement, the dispute, the appointment.

Measured on completion.

Performance is reported on obligations completed and time to completion, not on messages answered.

Every conversation has a method.

- 01

Hear what they mean.

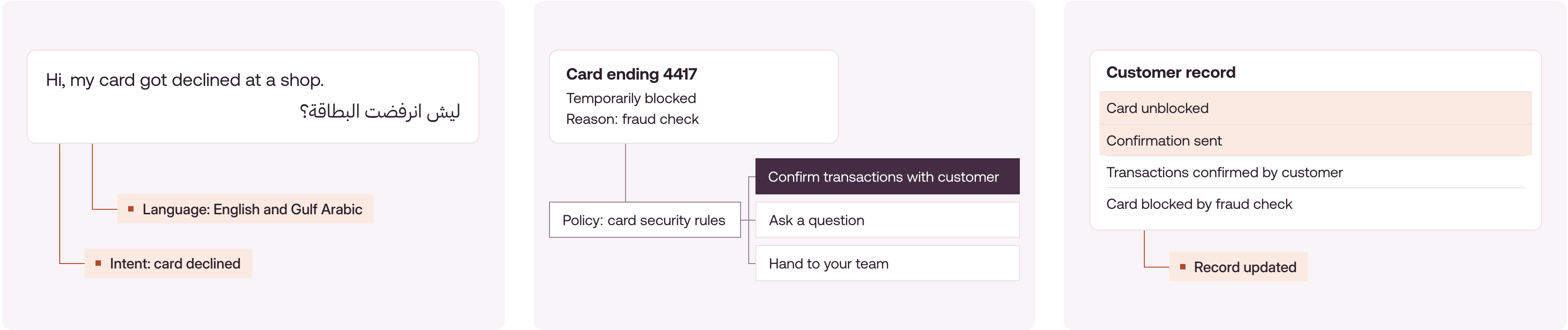
Customers mix Arabic and English, and rarely open with the real request. The agent follows multiple languages and works out what they need.
- 02

Check your rules.

Before it answers, the agent looks up the account, card or case in your systems and checks what your policy allows. It cannot offer anything else.
- 03

Finish the work.

The change is made, the record is updated and your team sees the outcome. Nothing waits for someone to remember.



Specialists, not generalists

Each agent is built for banking: its entities, its workflows, its rules. It takes the volume at any hour and gives your team everything it needs for the conversations that need a person.

Service agent.

Handles balances, statements, transfers and service requests across every channel, and logs the work in your systems.

● **Statement issued**

Account ending 2210

Sent by email

Changes and bookings agent.

Updates details, replaces cards and books branch and relationship manager appointments within your rules, at any hour.

● **Replacement card ordered**

Delivery booked

Confirmation sent

Cases agent.

Takes disputes, fraud reports and complaints at any hour. Decisions stay with your people.

● **Dispute received**

Handed to the disputes team

Full history attached

Outreach agent.

Contacts customers first for KYC refreshes, payment reminders, card renewals and application follow-ups, only within the hours you allow.

● **KYC refresh due**

Documents requested

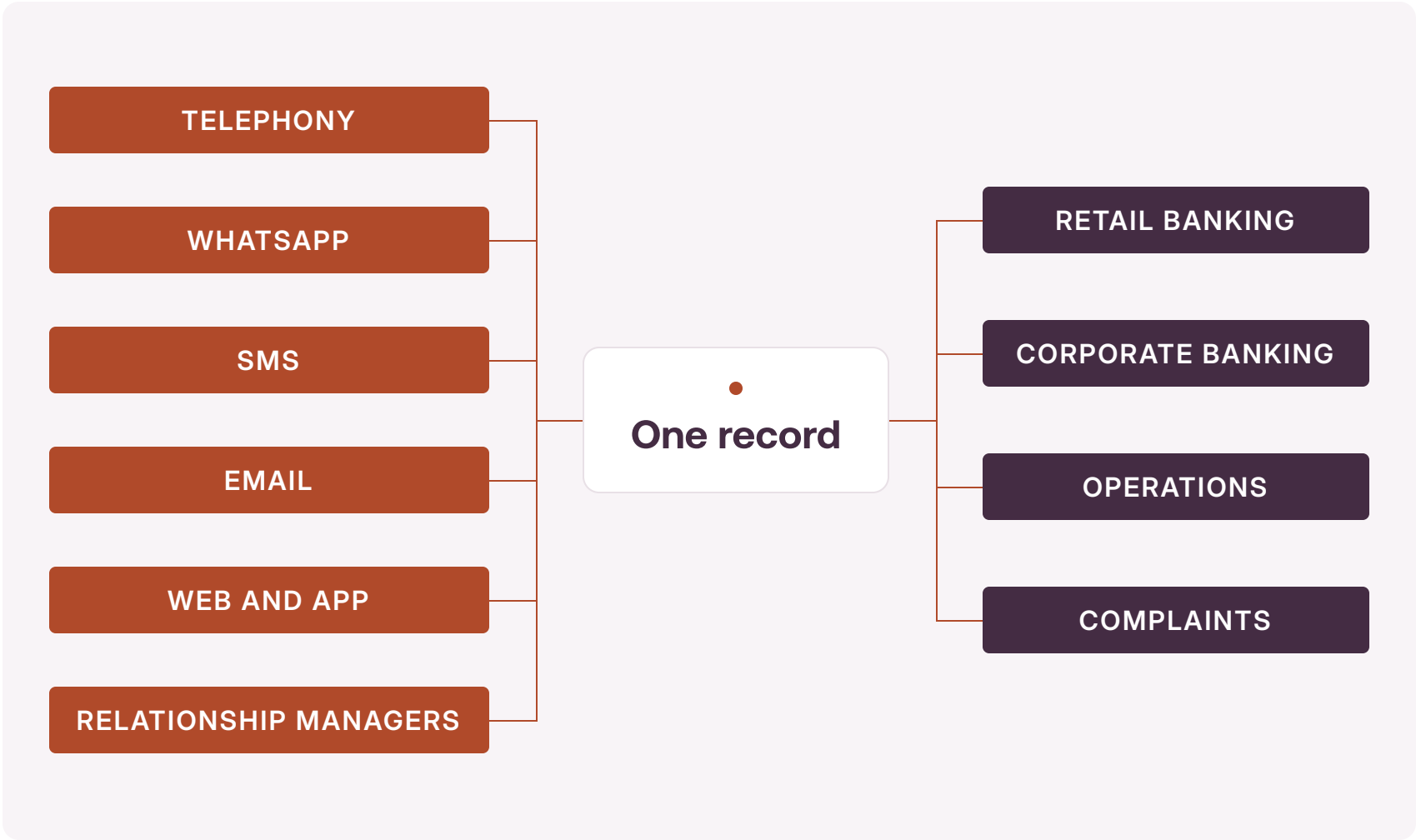
Upload link sent

02 · CENTRALISE

One continuous record of every customer, relationship and commitment.

Telephony, WhatsApp, SMS, email, web, app and relationship manager correspondence consolidate into a single longitudinal record for each customer and each relationship. Commitments made in any interaction are captured with a date and tracked until met, visible to every function that follows.

What the branch promised, the contact centre can see. What the relationship manager committed, operations can honour.



Every channel, in the languages your customers use.

Telephony.	Your existing numbers and carrier, connected over SIP. Calls pass back to your team whenever needed.
WhatsApp.	Your own WhatsApp Business number. We handle Meta's verification.
SMS.	Two-way texts on the same conversation, for customers who aren't on WhatsApp.
Email.	Your Exchange or Google Workspace mailbox. Each thread is handled as one issue until it's resolved.
Web and app.	A widget on your site or inside your mobile banking app. Logged-in customers are already known.

Hi, ممكن أعرف وين وصل التحويل ؟ I sent it yesterday.

Preference saved for next time

Modern Standard Arabic and Gulf, Egyptian and Levantine dialects, English, and many other languages, including Urdu, Russian, Chinese and Spanish. When a customer switches language mid-sentence, the agent follows.

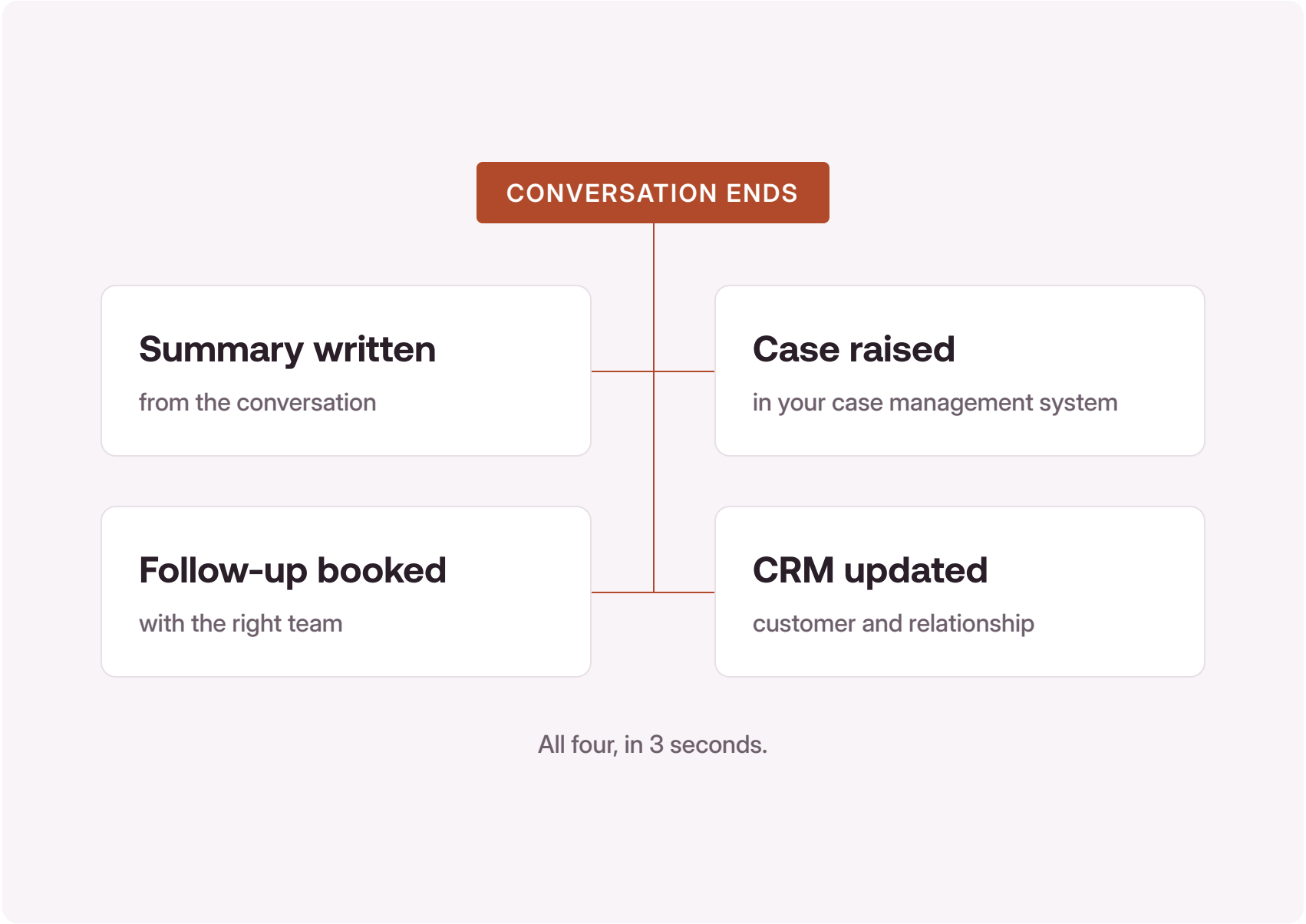
03 · COMPLETE

The work after the conversation, done every time.

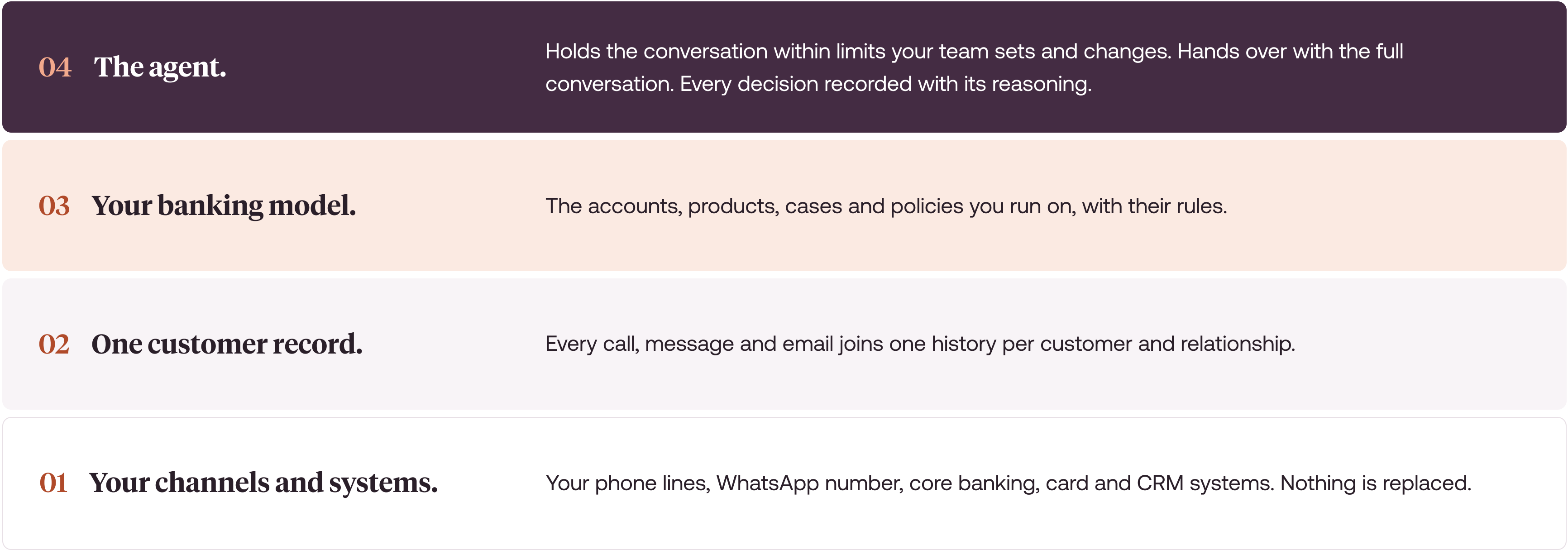
1 The outcome is recorded on every conversation.
A summary, a classified outcome and the sentiment, captured automatically rather than when someone has a spare five minutes.

2 Your systems are updated while the queue is long.
Service requests raised, cases logged, follow-ups scheduled, and CRM and case management records written back to, inside the systems your team already works in.

3 Escalation arrives with everything attached.
When a person is needed, they get the whole conversation and a summary, so your customer never starts again from the beginning.



Your systems at the base. The agent on top.



Ready at any hour, and ready for the rush.

Every hour, every day.

Nights, weekends, Eid and public holidays run to the same standard as a Tuesday morning.

Replies without a pause.

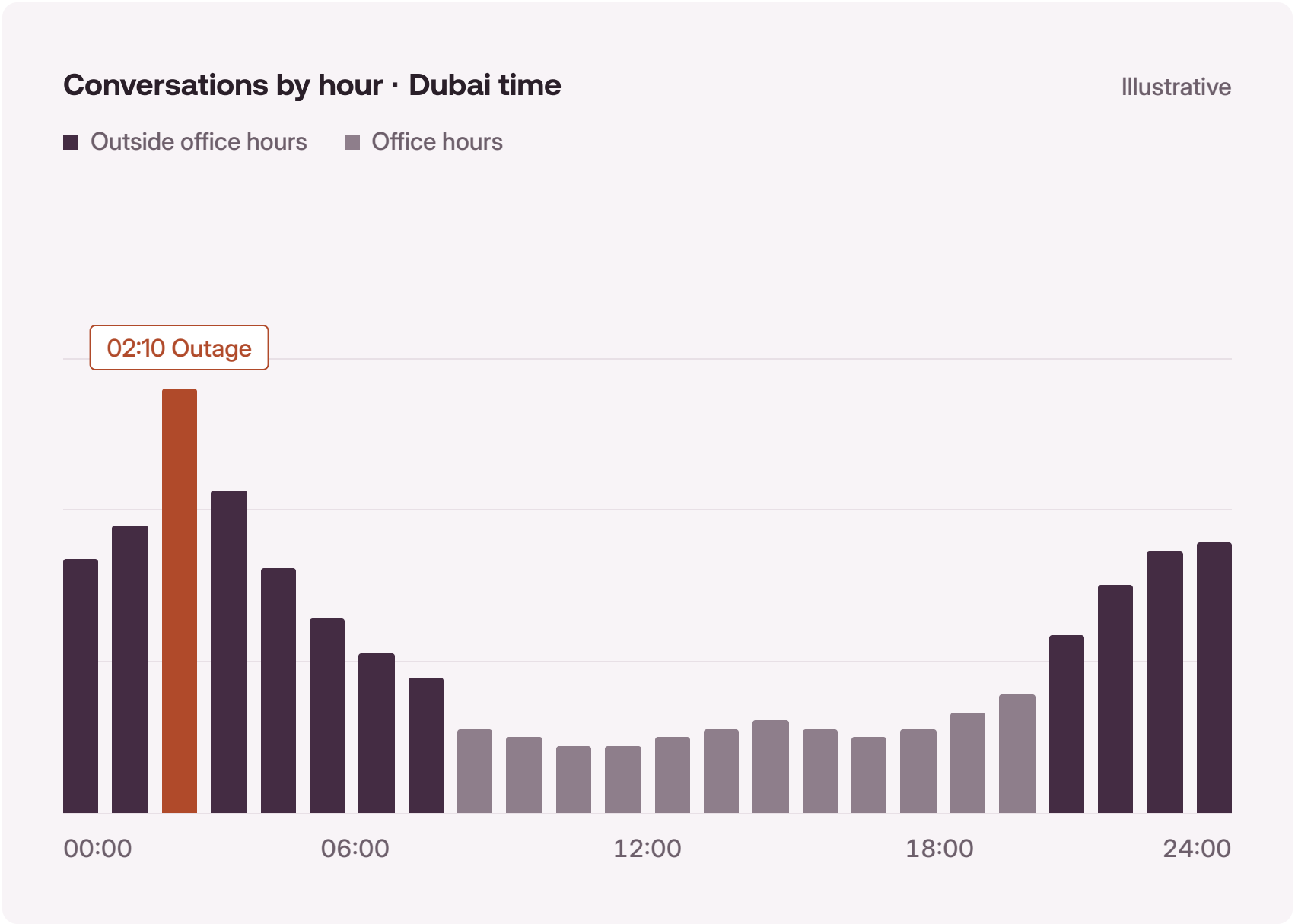
The agent starts forming its answer while the caller is still finishing, so nobody is left waiting in silence.

Capacity that follows demand.

Many conversations run at once. A payment outage, a salary day or a product launch does not create a queue.

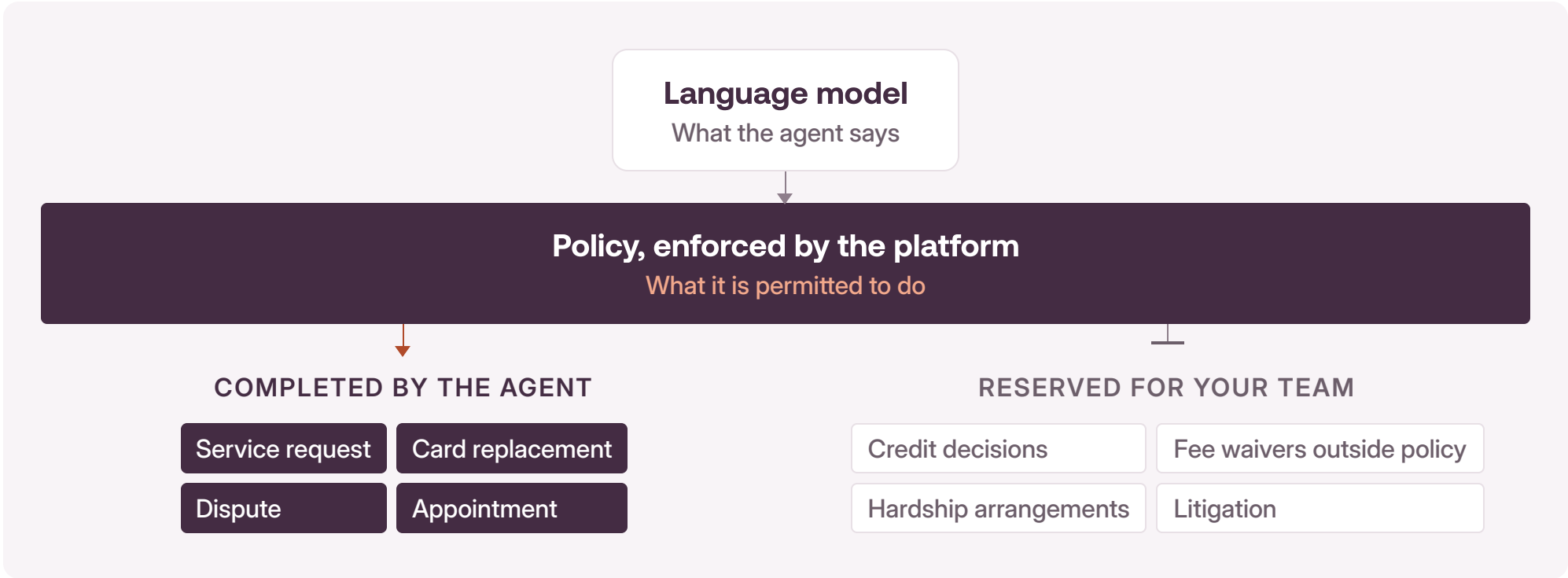
A person when it matters.

When the agent reaches its limit, it hands over to your team with everything said so far.



The conversation adapts. Your rules do not.

Telonic separates what an agent says from what it is permitted to do. Product terms, fees, eligibility and approval limits are enforced by the platform, outside the language model. An action that has not been granted does not exist for the agent.



Defined authority.

You set what the agent completes, what it prepares for your team, and what remains reserved: credit decisions, fee waivers outside policy, hardship arrangements and anything approaching litigation.

Full traceability.

Every statement is linked to its source and every action is logged with its reasoning, retrievable in an audit, a regulatory review or a complaint, for as long as you keep it.

Assurance before release.

Agents are evaluated against banking-specific scenarios before launch. Every change is tested apart from live, versioned and reversible.

Built for the teams that have to sign it off

Operations wants resolution. Compliance wants control. IT wants it inside the systems it already runs. The agent is built to satisfy all three before it goes live.

01 Clear lines it never crosses. Topics it won't discuss, answers that must be word for word, and decisions that stay with your people.	02 Every conversation reviewed. Every conversation is scored against your standards. All of them, not a sample.	03 People step in where it matters. You decide when a conversation goes to a person, and it arrives with the full history.
04 Looked up, never invented. Balances, fees, rates and dates come from your own systems.	05 Current when your rules change. When a product term, fee or policy changes, the agent works from the new version.	06 Set up by us, run with you. We map, connect and agree the measures before launch, then extend channel by channel.

Hosted where your organisation needs it

In the UAE, in Saudi Arabia, in your own cloud or on your own premises. All processing stays where you choose.

UAE region
Hosted and processed in the UAE.

Saudi Arabia region
Hosted and processed in Saudi Arabia.

Your own cloud
Runs inside your own cloud account.

On your premises
Set up in your own data centre, to your requirements.

Choose the region.

Deploy in the UAE or Saudi Arabia, and all processing, including speech and language models, stays in that region.

Or keep it in-house.

Run it in your own cloud account, or on your own premises, set up for your requirements.

Decide what is kept.

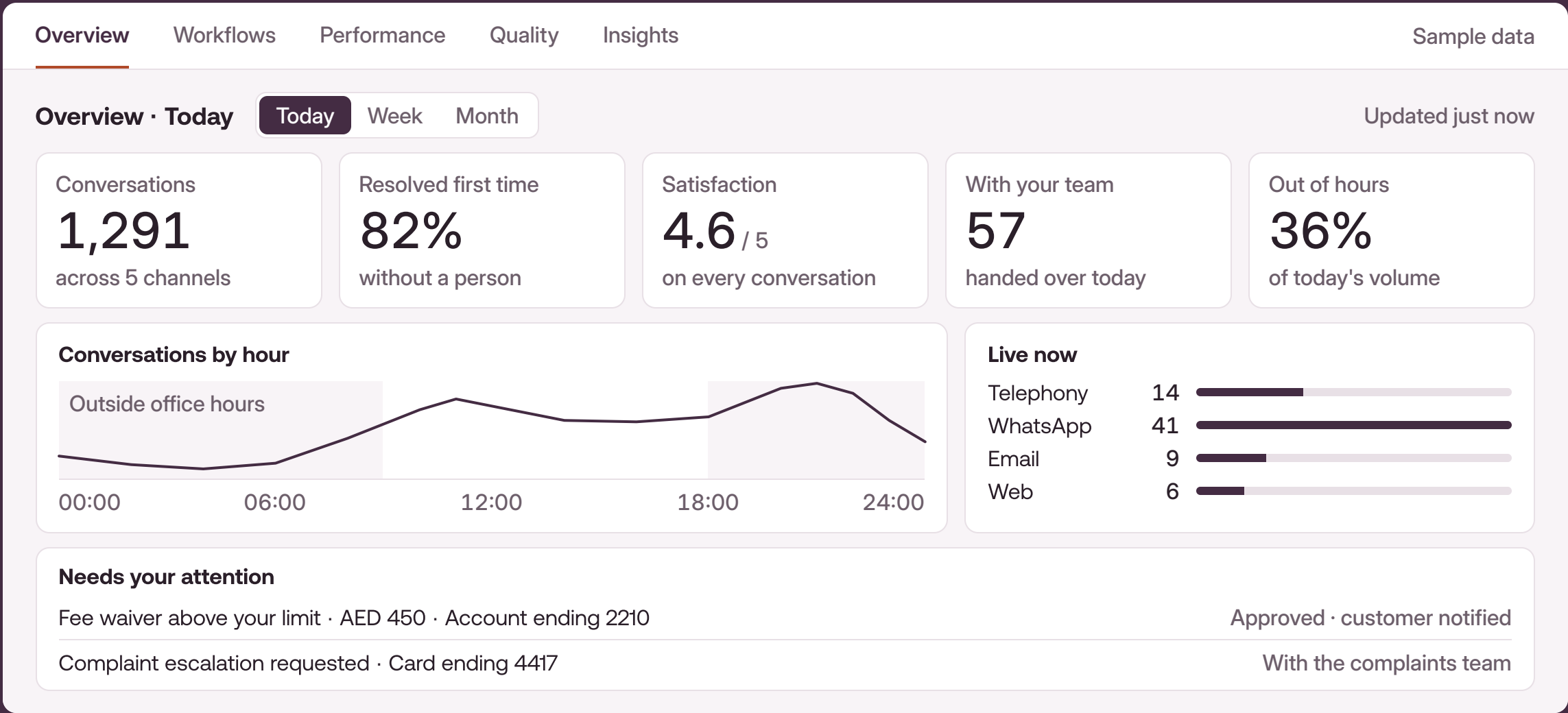
Nothing is stored without your permission, and you set how long anything is kept. Personal information is redacted before any data leaves your deployment, and calls are recorded only once consent is given.

The full detail for your technical team is at telonic.ai/docs.

One view of every conversation your customers have

We build and connect the agents. Your team runs them day to day: adjusting the rules it owns, stepping into conversations, and seeing what every channel produced.

- 1 Your whole operation, at a glance.
- 2 Your processes, mapped before launch.
- 3 Measured on every conversation.
- 4 Quality you can check, line by line.
- 5 What your conversations are telling you.



The conversation layer as an operating signal.

Surveys capture the few who respond. Every interaction, classified by intent, outcome and sentiment, captures every customer and surfaces what management reporting does not.

Sample data

Readiness by product

Personal finance

Credit cards

Home finance

Business accounts

Demand quality.

Intent and readiness by product, segment and channel, read from the conversation rather than an application field.

Transfer questions up 140

Cause: cut-off times page out of date

Fix: update it and brief the team

Approve

Root cause.

Recurring questions traced to their origin: a document, a process, or a product.

Salaried segment · 3 accounts at risk

Repeat contact · open commitments

Account ending 2210 · repeat contact

Account ending 5803 · open complaint

Account ending 7741 · sentiment falling

Leading risk.

Attrition and complaint risk identified across a segment or product, from repeat contact, sentiment and open commitments.

Complaints by partner, 30 days

Card processor A 3%

Courier B 11% ↑

Collections agency C 4%

Courier D 2%

Partner performance.

Card processors, couriers and outsourced collections agencies assessed on complaints, delays and repeat contact.

Works inside the systems you already run.

Your agents connect to the core banking, card, CRM, case management and telephony systems you already run.

CORE BANKING AND CARDS

temenos

Oracle FLEXCUBE

Infosys Finacle

Path Solutions iMAL

network>

CRM

 Salesforce

 Microsoft Dynamics 365

CASE MANAGEMENT AND WORKFLOW

 PEGA

 newgen

ServiceNow

TELEPHONY AND CONTACT CENTRE

e&

du

stc

GENESYS

NiCE

 CISCO

 Five9

 Amazon Connect

MESSAGING AND EMAIL

 WhatsApp

 Microsoft Outlook

PRODUCTIVITY AND DOCUMENTS

 Microsoft Teams

 Microsoft SharePoint

 Power BI

CLOUD AND HOSTING

 Microsoft Azure

 aws

 Google Cloud

 core42
A G42 Company

HUMAIN

Many more systems are supported, and custom integrations can be built for yours.

If your system isn't here, the agent can usually still act on it through a standard interface. Logos are trademarks of their owners. Their use shows systems our agents can connect to and does not imply partnership or endorsement.

Deployed within your estate. Extended one workflow at a time.

The agent operates through your existing core banking, card, CRM, case management and telephony systems, within permissions your IT team grants.

- 01

Define.

One workflow with material volume and a clear owner, such as card servicing for retail customers or service requests for one corporate segment.
- 02

Baseline.

Completion rate, time to completion, escalation rate and repeat contact, measured before go-live and agreed with you.
- 03

Extend.

Each further workflow builds on the same integration, record and model.

Live on your first workflow within weeks of approval.

One monthly figure per channel. Everything included.

Pricing is set per channel group and sized to your volume, so the cost follows the conversations you actually handle.



Telephony
Calls

Everything included



Messaging
Conversations

Everything included



Web
Sessions

Everything included

A monthly figure for each channel group, sized to your volume: calls for telephony, conversations for messaging and sessions for web.

One monthly figure that includes the technology. Speech recognition, voice synthesis and language models are in it. There is no separate line for them.

Every capability is included, however much you use. You pay for volume, not features.

Every conversation, to the standard you'd choose.

Tell us your volumes, channels and out-of-hours load, and we'll show the agent working on a scenario from your business.

Telonic

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