Bank of America's Virtual Financial Assistant Erica

Quick Reference Guide

Overview

- **Purpose:** This document will help you guide clients who engage Erica for assistance.
- **Impacted associates:** All Bank of America associates.

- Updates Available

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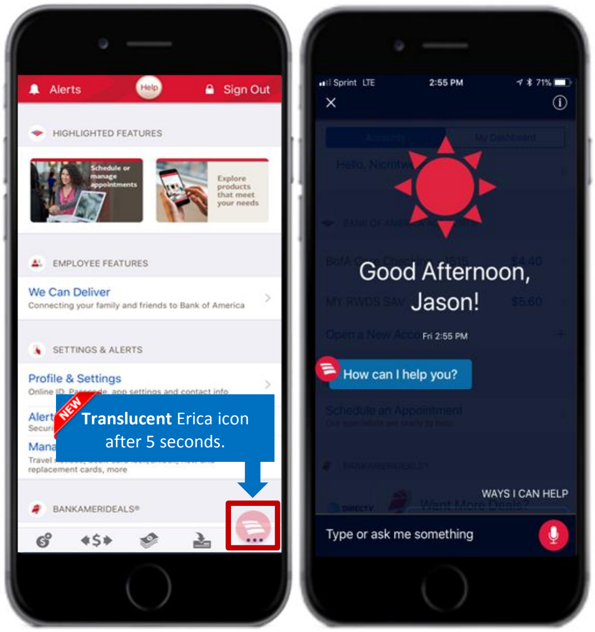
Who is Erica?

Erica is our powerfully personal voice and chat-driven virtual financial assistant that resides within our Mobile Banking app. Erica leverages the latest technologies in artificial intelligence, advanced analytics and cognitive messaging to serve as our clients' trusted financial assistant. Erica pilot will roll out as follows-

February 5 – All employees.
March 15 – Client rollout – (*Rhode Island*[2])
April 2 – Client rollout – (*CT, MI, MO, TN, NV, OR, KS, OK*[2])
NEW **May 14** – Client rollout[1] – (*GA, WA, PA, OH, AR, NM, CO, NH, AK, IN, MN, ME, AL, WI, LA, IA, DE, KY, MS, ID, UT, HI, PR, MT, NE, WV, VT, ND, SD, WY*[2])

[1]Future client rollouts – Phased rollout by state - **TBD**
[2]Erica availability based on client's ***profile level address***.



Positioning Erica as a Virtual Financial Assistant

Leverage the suggested talking points while positioning Erica to our clients:

Key Element:	Sounds Like:
Who is Erica?	"Erica is a Virtual Financial Assistant that leverages the latest technologies in artificial intelligence, to serve as our clients' trusted financial assistant."
What can Erica do?	"**Erica** is similar to other virtual assistants you may be use to on your smart phone – but she's specifically focused on helping you with your financial needs. Erica will be able to assist you in three different ways: Erica can fulfil your request though conversation or visual text, Erica can help you find the right option in the Mobile App for your request, Erica can connect you with a Live Specialist for additional assistance."
Why was Erica created?	"Erica was created to help bridge the gap to ensure all our clients know and understand what our Mobile Banking app can do for them. They will be able to engage with Erica through the high-tech, high-touch technology."
How can Erica assist our clients and where can they see a list of what they can do?	"Erica can assists our clients with their day-to-day transactions, making it easier for them to stay on top of their finances by tapping the Erica icon , and then tapping the info icon in the upper right of Erica's conversation screen anytime for a full list of how she can help"

Note: All associates are responsible for answering general questions about Erica.

Request Erica Can Perform

Below are requests that Erica will be able to perform for the client

Basic Capabilities			
Account Info ▪ Account Number ▪ Account Updates ▪ Auto Loan Details ▪ Balances ▪ Check Order ▪ Credit Card Details ▪ FDIC ▪ Interest ▪ Mortgage Payment Details ▪ Overdraft Protection ▪ Routing Number	**BankAmeriDeals** ▪ Activate Deal ▪ BankAmeriDeals Cash Back	**Bill Pay** ▪ Add/Edit Pay To ▪ Automatic Payments ▪ Cancel/Edit Payment ▪ Past Due Payment ▪ Pay To ▪ Payments ▪ Payment History ▪ Scheduled Payment	**Credit & Debit/ATM Card** ▪ Activate ▪ Lock/Unlock Debit Card ▪ Lost Card ▪ Replace Card ▪ SafePass ▪ Security ▪ Virtual Wallet
Credit Score ▪ About FICO ▪ FICO Details ▪ FICO History ▪ My FICO	**Contact Us** ▪ Find Bank Near Me ▪ Schedule Appointment	**Deposits** ▪ Fees ▪ Funds Availability ▪ Make a Deposit	**Open or learn about an account** ▪ Apply for Credit Card ▪ IRA Details ▪ Home Equity Details ▪ Open Checking or Savings
Rewards & Benefits ▪ About Preferred Rewards ▪ Enroll in Preferred Rewards ▪ Preferred Rewards Details	**Sending and Receiving Money** ▪ Limits ▪ Receive Money ▪ Recipients ▪ Register to Receive Money ▪ Request Money ▪ Send Money ▪ Wire	**Transfers** ▪ Cancel Transfer ▪ Cost ▪ Edit Transfer ▪ Limits ▪ Recurring Transfer ▪ Scheduled Transfer ▪ Send Transfer ▪ Transfer Account	**Travel** ▪ Foreign Currency ▪ Travel Notice ▪ Traveler's Check

Advanced Capabilities	
Search Transactions Click Here for Screenshots	▪ Erica will help clients locate transactions; she can search across all the client's accounts by merchant, category, transaction type, or date.

Servicing and Troubleshooting

P: Troubleshoot Mobile Banking Issues (Solution Center)
Mobile and Online Banking Problem Resolution (Pro)

Erica Feedback and Complaints: Follow your BAU procedures.

Contact Centers - P: Submit a Complaint - Service Request (Solution Center)

Financial Centers - Problem Handling: Use of Complaint Tracker and Commit (Pro)

> ***Feedback Definition***: Erica cannot understand the client or the client did not like their interaction with Erica.
>
> ***Complaint Definition***: Erica provided the wrong information, performed the wrong transaction or did not complete a request she said she would which required corrective action.

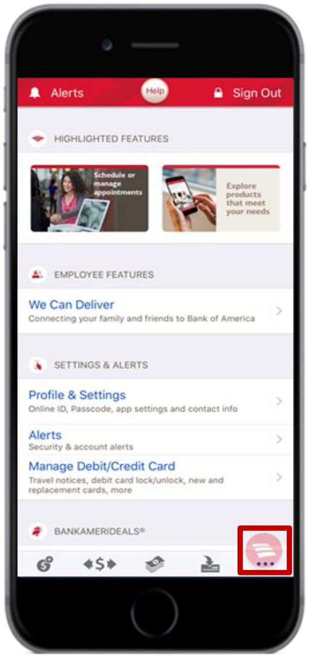
Here are some possible issues you may encounter when clients use Erica for assistance.

Servicing Concerns:		Response:	Do:
1	**Erica stated she does not know how to do something.**	*"Thank you for your feedback. Erica's learning from our clients daily and we're working hard to continue improving her capabilities to make sure she delivers a great experience to you. I can definitely complete your request right away."*	1. Ask probing questions 2. Acknowledge clients concern 3. Service the call 4. **Erica Dedicated Contact Center Specialists only**- Utilize the Synergy Erica Conversation History to confirm any reported problems. Details of the problem should be tracked and escalated using the BAU process.
2	**Erica cannot understand what the client is requesting.**		
3	**Client request for something they would like Erica to do in the future.**		
4	**Erica provided a response that didn't make sense for the request or could be better.**		
Technical Concerns:		**Response:**	**Do:**
5	**The client asked Erica to do something and Erica did something different.**	*"I'm so sorry that you had an unpleasant experience. We definitely want to hear your feedback. Can you tell me what happened?"*	**If the client has a request/issue that you can resolve:** Follow BAU servicing procedures to resolve the client's need. **If the client has a request/issue that you cannot resolve:** After all troubleshooting has occurred and additional research is needed follow LOB process. Refer to Solution Center Procedure: Erica User Guide
6	**Erica provided the client with incorrect information.**		
7	**Erica inaccurately handed the client off to the wrong screen in the Mobile app.**		
8	**Erica did not complete the request but she told the client she did.**		
9	**Erica will not allow the client to use voice or text to interact with her.**		

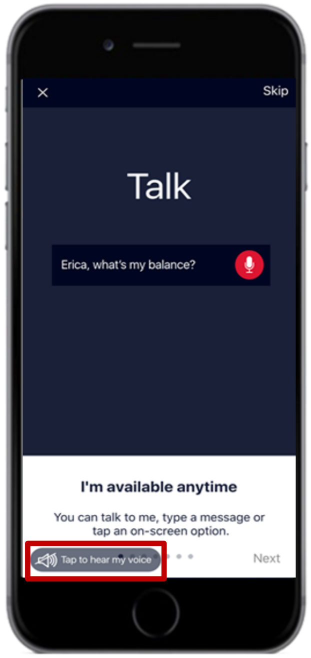
Erica Enrollment Experience

Here are screenshots of the experience our clients will have when engaging Erica for the first time.

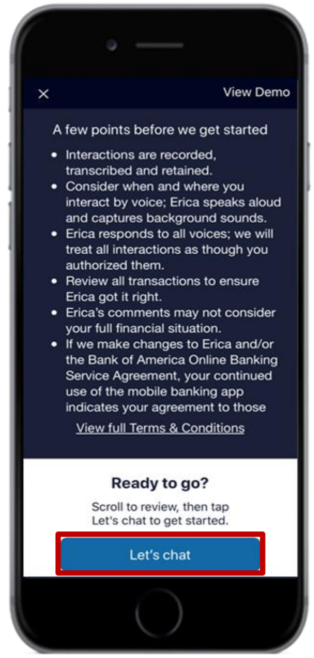
The Erica icon will become translucent after five seconds following login. The icon can be moved by dragging and will revert to bottom right corner at sign out.



Erica will start on mute and will remain muted unless clients click the **Tap to hear my voice** banner on the first page.



The Terms and Conditions will appear, with a link to view all. To accept, clients can click **Lets Chat** to begin interacting with her.



Frequently Asked Questions

Leverage the FAQs below to address any questions our clients might ask.

	Question	Answer
NEW 1	I'm frustrated with the Erica icon is in my way, is there a way to remove or even hide the Erica icon?	-No, there currently is not a way to remove or hide the Erica icon. Erica's Icon will become translucent after five seconds and the client can move the Erica icon by holding down and dragging to another location. Keep in mind, the icon will revert back to the default location after the client's signs out. Leverage this talking point with clients: *"I'm sorry to hear you've had a frustrating experience with the App & Erica. We've added Erica to help make using our App for your daily needs easier than ever. Let me ask you a couple questions to understand how you use the app today, why the Erica icon's been troubling, and then I can make some recommendations or give you some options to help"* **Note**: **Un-enrolling from Erica does not remove the icon**. Un-enrolling is a matter of the client no longer accepting the Term & Conditions they accepted at the beginning. It will not remove the icon. Erica will always be available on the Mobile App and the client will need to accept her Terms & Conditions to use her again.
2	How does the client un-enroll from Erica?	If the client chooses to un-enroll, tap the Erica icon and type or say "settings". This allows the client to choose whether or not Erica's voice response is on/off and or review the Terms & Conditions to Un-enroll in Erica. **Note:** Even if a client un-enrolls in Erica, **her icon will still be displayed** in case the client would like to re-enroll and use her in the future.

3	What happens if a client's profile/physical address is in a state Erica launched in, then the client moves to a state Erica hasn't rolled out yet?	The client will no longer see the Erica icon in the app once their profile/physical address is updated, however, as soon as Erica is launched to all clients in the state they moved to they'll again have access to use Erica.
4	Will all associates hear the Erica whisper?	No. Only the dedicated Erica teams that receive the direct hand off from Erica to associates will hear the whisper prompt. GWIM and Premier will not have the whisper due to competing whisper prompts.
5	Is Erica available 24 hours a day?	-Erica connects the client with a dedicated Erica specialist in our Contact Center **during regular business hours** (**Consumer Servicing**: Mon-Fri 8am-11pm, Sat and Sun 8am-8pm ET / **Small Business Servicing:** Mon-Fri 7am-10pm, Sat 7am-7pm ET) **-If outside regular business hours**, Erica will inform the client that the office is closed and will provide the hours and a call-back number.
6	What happens if she needs to send the client to customer service team when they are closed?	Erica will tell the client that we are closed right now and to call back during normal business hours. She will list the specific phone number to call and also offer to schedule an appointment.
7	Will associate assistance still be available for clients using Erica?	Absolutely! Associate assistance will always be available. By combining Erica with associate support we'll truly be able to deliver a high-tech, high-touch interaction that ensures our clients receive the most efficient experience possible 24/7.
8	I've heard about Erica and want to know when she will be available to me to use?	We'll continue to introduce Erica to additional clients in the near future. As soon as she's available, you'll see the Erica icon in the bottom right of our Mobile app and we'll also send you an email letting you know she's available. (Refer to the rollout schedule)
9	How does a client access and customize Erica's settings?	The client can tap the Erica icon and type or say "settings". This allows the client to choose whether or not Erica's voice response is on/off and or review the Terms & Conditions to Un-enroll in Erica if they choose. **Note:** Even if a client un-enrolls in Erica, her icon will still be displayed in case the client would like to re-enroll and use her in the future.
10	How do I track complaints for Erica?	Follow BAU procedures to determine whether the client's comments are consider a complaint or feedback. Follow BAU complaint tracking procedures for all complaints.
11	I thought Erica rolled out in my state, how come I don't see the Erica Icon when I sign into Mobile Banking?	Check the following: 1) **Erica must have rolled out in the client's state** (Refer to the rollout schedule) 2) **Ensure the client has the latest version of our app.** You can do this by: a. Open the Google Play or App Store b. Search for the Bank of America App and click on the update button if it appears. **Note**: If you don't see an Update button you've already got the latest version **Note: During the associate only pilot, your accounts must also show you're a bank employee in order for you to have access to using Erica.** **Verify the client's accounts show they're an associate of the bank** -Refer to P: Add the Employee Banner and Convert an Existing Account to an Employee Account in Solution Center.
12	How will I know if Erica is listening and how long will she listen for?	Once you tap the Erica icon she will ask how she can help you and listen for your response for 15 seconds.

13	How does Erica interact with the client?	Erica is available anytime 24hrs a day/7days a week, once you've logged into your Mobile Banking app. Just tap the Erica icon in the bottom right of your accounts summary page in Mobile Banking. After you tap the Erica icon— you can talk to her, type in your message or tap an on screen option. Erica is conversational so for the most part you'll interact with her just like a live representative.
14	Is Erica available in Spanish or other languages?	Erica is only available in English at this time. Note: Spanish clients who have their app set to Spanish will still be able to use Erica, however it will only be available in English for them. Erica's response will be: "For now, I only speak English, but I'm planning to learn Spanish."
15	Is Erica available in Online Banking?	Right now, Erica is exclusively available in Mobile Banking.
16	Why is she called Erica?	Erica is a part of Bank of Am**Erica** and proudly helps deliver best in class service to our clients.
17	Can Erica perform transaction on my behalf?	Erica will help you perform many transactions on her own. Some transactions she will take you to the mobile screen or connect you to a specialist.
18	Can I change Erica's voice?	No.
19	Can I turn Erica's voice off for privacy?	If the client uses Erica via text she will only respond via text as well with messaging on screen. If the client wants to be able to speak with Erica and only have her respond on screen versus verbally, they can go into the Erica settings to turn her voice/verbal responses off.
20	How does a client ask Erica for something?	You'll speak and interact with Erica the same way you would a live associate. If Erica doesn't understand what exactly you're asking for she'll ask you to clarify what you're needing. Erica is constantly learning from our clients daily to ensure she can be as conversational as possible.
21	Can Erica schedule an appointment?	Yes, Erica will take the client to the appropriate screen in our Mobile app to schedule the appointment.
22	Is Erica accessible to blind and visually impaired clients?	Yes, Erica will have ADA tags and be accessible to blind and visually impaired clients. If clients have ADA VoiceOver turned ON, Erica's voice will automatically be turned OFF so they don't conflict with one another.
23	Will Erica recognize nicknames that clients have personally created for their accounts in Online Banking?	Yes, she will recognize account nicknames the client has personalized within their Online Banking.
24	How long will Synergy display the Erica conversation history?	The Erica Conversation History widget will show the last 30 days of detailed interactions.
25	Where can a client share feedback about Erica?	The client can utilize the options in our Mobile app to share feedback by tapping on the **Menu** button in the app and scrolling down to the option to **Send app Feedback.**
26	Will Erica replace the *Speak to a Specialist* option or other features in our Mobile app?	No, while Erica will offer some of the same functionality, clients can continue to use the Mobile app features and functionality as they do today.
27	Is the Erica functionality any different for Wealth Management Service, US Trust or Premier Card Servicing clients?	Basic functionality of Erica will be the same for these clients however when Erica needs to engage a live specialist, Erica will bring these clients to the **Contact Us** page within the mobile app for access to a Wealth Management Services, US Trust or Premier Card Servicing (*Alaska Air, Allegiant, Virgin Atlantic*) specialist.

Erica Dedicated Contact Center Specialists ONLY		
28	What type of client request will I handle when I receive an Erica call?	You will receive all calls from clients who are using Erica and ask to speak to a representative about any and all topics. We realize this will result in some call types you will have to engage specialized departments for (i.e. Fraud, Claims, Mortgage, etc.) The expectation is that you fully understand the client's needs and do everything possible to provide first call resolution prior to transferring. If you can handle the request type, you should never transfer the call.
29	If I receive a call from a client using Erica that needs assistance from a specialized department such as fraud, claims, Spanish Servicing, mortgage etc. What's the transfer procedure?	**Warm transfer** the client by always utilizing the appropriate transfer tree option. **Fraud & Claims departments have a specific transfer option for Erica calls,** however we will use our BAU transfer tree procedures when connecting to all other departments.

Resources

NEW **Mobile Banking App Simulator** – (Erica Experience)

Erica User Guide – (Solution Center)

Erica User Guide – (Procedure Portal)

Contact Centers Associates Only

Purpose: This section helps outline new tools available to help contact center associates.

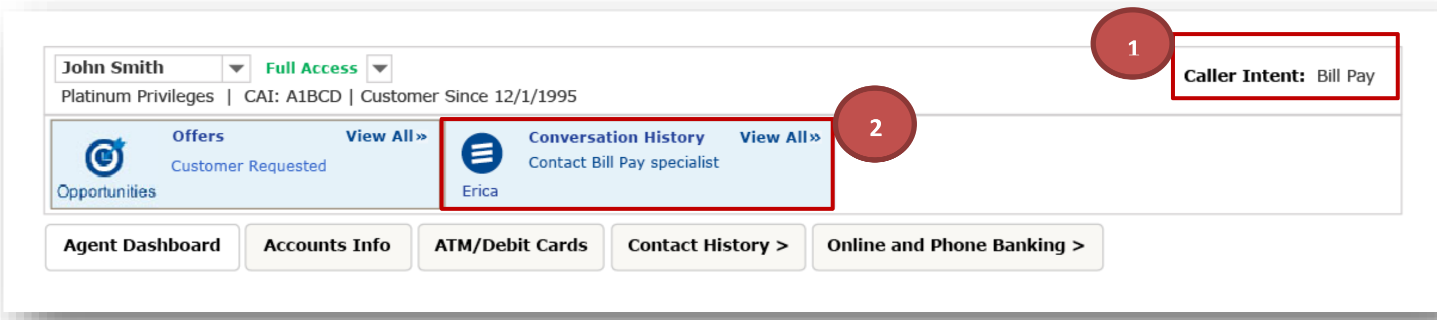
Erica Whisper (Erica Dedicated Contact Center Specialist)

To ensure our clients interacting with Erica experience a seamless transition to a live specialist, dedicated Erica associates will receive a whisper that allows you to engage the clients using Erica with a customized greeting.

"Thank you for being a Bank of America client and connecting with Erica, my name is __________ from _________, may I have your name please?" "Thank you, how may I help you?"

Synergy "Reason for Call" (Erica Dedicated Contact Center Specialist)

Use the Caller Intent and Erica indicator to quickly assess the client's inquiry.



1) **Caller intent** informs the reason that the client is requesting an associate
2) The **Erica indicator** identifies that Erica is handing off the call to an associate

Note: Depending on the risk associated with the client's account or requested transaction it's possible you'll be prompted to ask the client additional authentication questions until the system is satisfied. It is extremely important to **trust the system**.

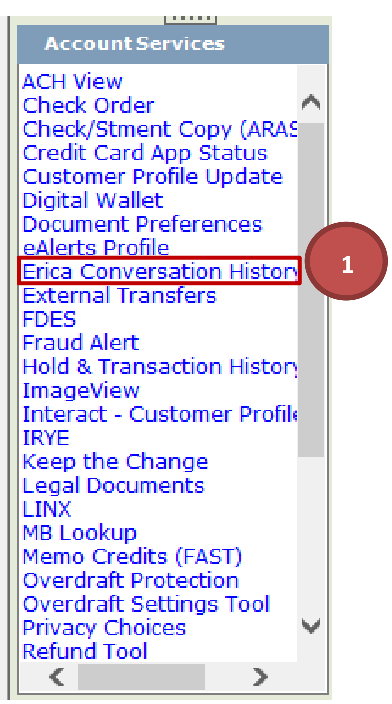
Erica Conversation History (only for contact center associates using Synergy)

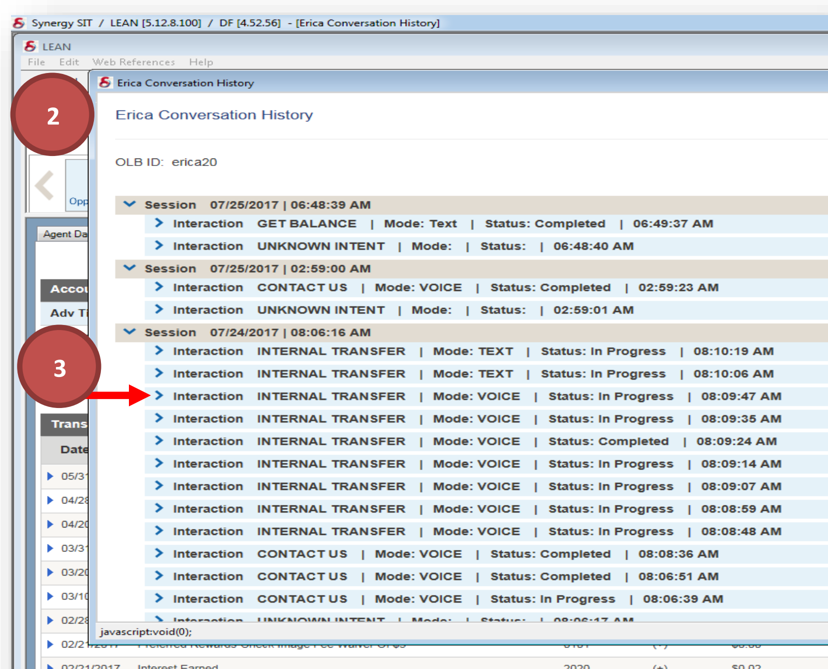
Use the Conversation History to view the interaction that the client has already had with Erica. This will help assist the client efficiently by identifying what the client was asking Erica to do.

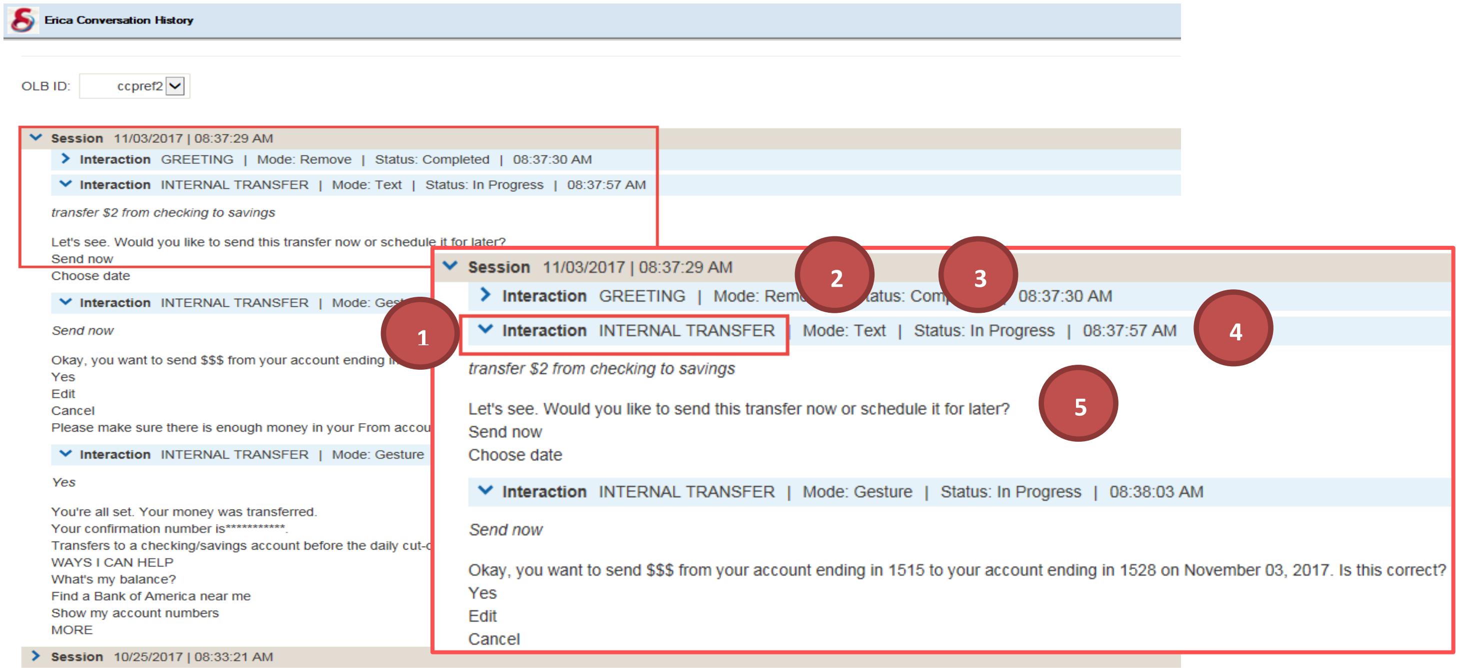
1 - Select **Erica Conversation History** from the Synergy **Account Services**

2 – **Erica Conversation History window** will appear with all the interactions the client has had with Erica.

3 – Click on a specific **interaction** to open the details of the conversation the client had with Erica.







1) **Interaction** indicates the client's requested type.
   - If the reason says "**Unknown Intent**" it simply means Erica asked the client how she could help and there was no client response or request.
   - If the reason says "**Greeting**" it simply means Erica greeted the client.

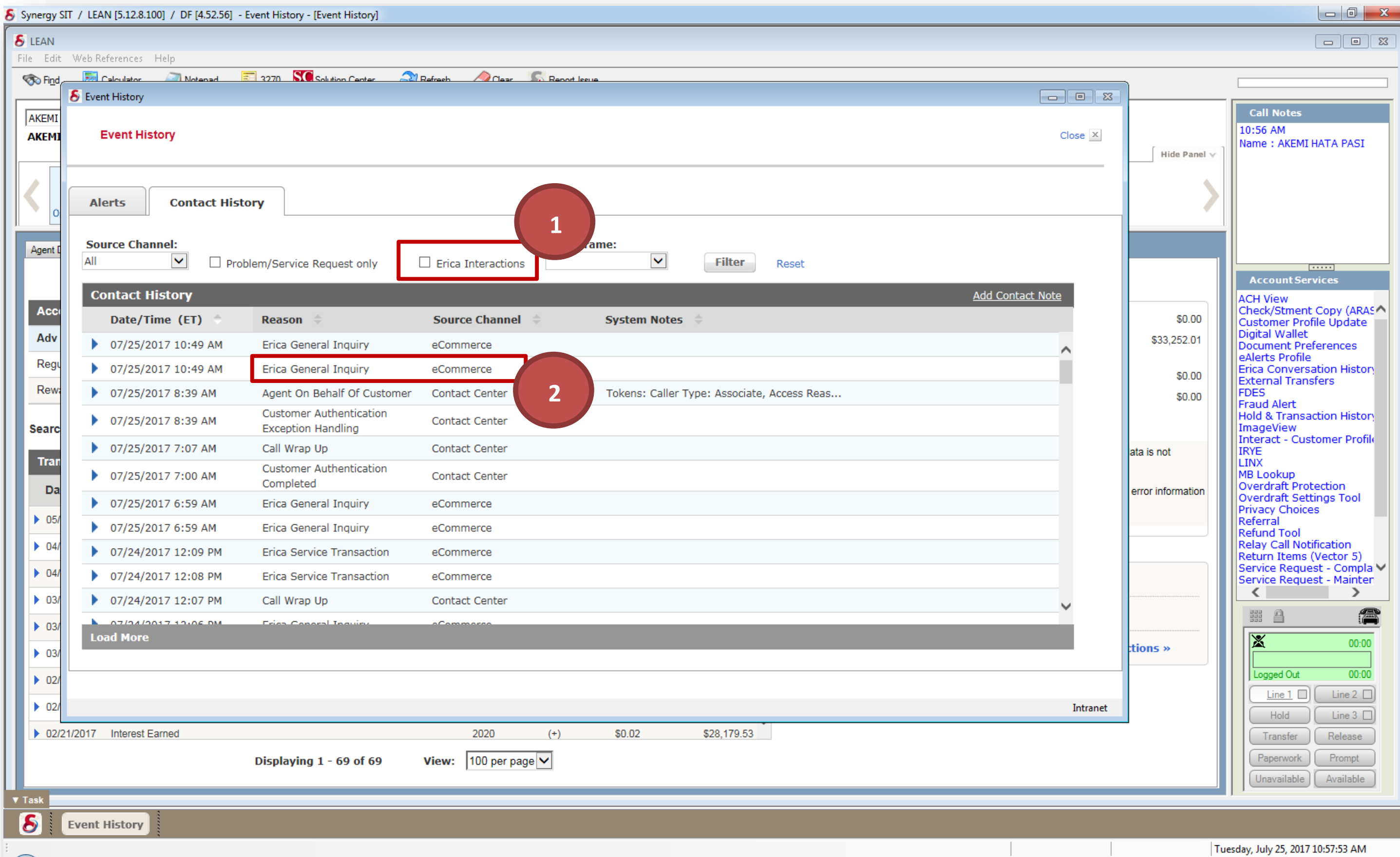
2) **Mode** indicates if the client wrote or spoke the request to Erica.

3) **Status** indicates if the request was completed by Erica.

4) The **time stamp** indicates the exact time the client engaged Erica.
   - The time is recorded in Eastern Time Zone, regardless of where the client is domiciled.

5) The **details** section provides a transcript of the conversation between the client and Erica.
   - Note: Dollar amounts Erica provides when the client request their balances will be masked with dollar symbols ($$$$) in the Erica conversation history. You should utilize Synergy if balance information is needed.

Review the Event/Contact History window in Synergy for additional maintenance that Erica performed for the client. This can be used if you're looking for maintenance completed in Erica older than 30 days.



1) The **Erica Interaction** checkbox is a filter to only display Erica related history

2) The **Contact History** section will display any transactions Erica completed for the client. (i.e. Inquiry or Service). When expanded, it will provide more details of the transaction.