Borrowers should be able to pick up where they left off

"A borrower comes back to finish her loan application. She's already told us she's self-employed, but the form asks about her employment again. We can use the answer we have and show her what's still missing. If we need proof of income, an AI assistant could show her what to upload and where."



Maya Bennett
VP, Customer Experience

How one answer changes the form

Application resumed

Fixed form	Adaptive form
Asked again Employment status	Answer on file Self-employed
Next question Source of income	Next step Upload proof of income

Fixed forms ask the same questions in the same order. Adaptive forms use answers on file to decide what to ask next.

How past calls can improve future conversations

“A borrower misses a payment after her payday changes. She asks whether a new payment date would change what she owes. AI could flag calls where that question keeps coming up. We’d check the answer against policy, update the guidance and listen to later calls to see whether borrowers still have to ask.”



Daniel Reed
Chief Information Officer

Hear a recurring question

Borrowers ask whether a new payment date changes what they owe.

Review it against policy

The servicing team checks the answer against the bank’s policy.

Update call guidance

Explain up front how a date change could affect what the borrower owes.

Next perspective

