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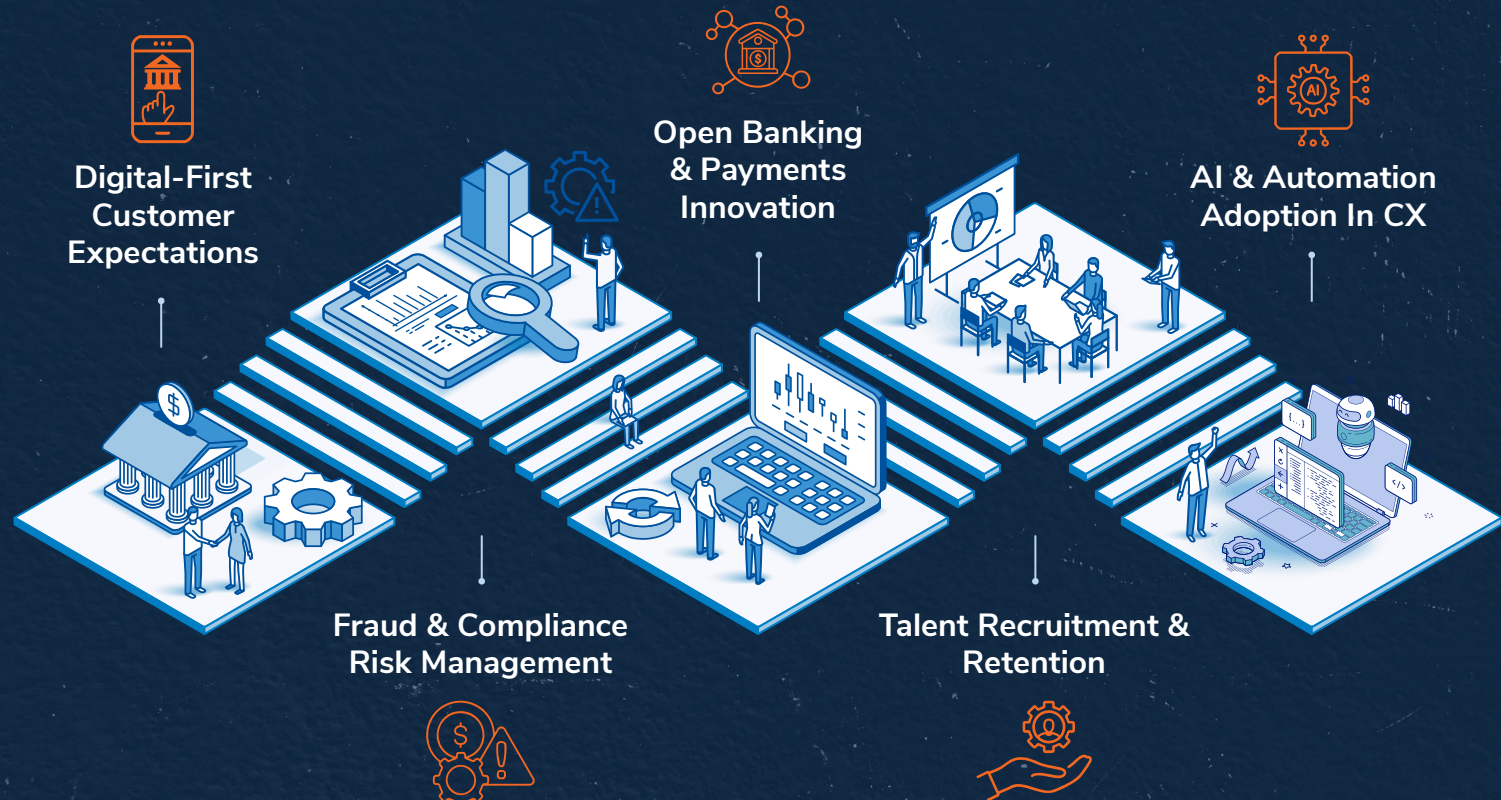
# AI-POWERED BFS

Digital CX, Regulatory Pressure and Rising Costs: BFS Needs a New Playbook

## A CONSULTATIVE APPROACH BALANCED WITH THE RIGHT TECHNOLOGY

Banking and financial services (BFS) institutions are juggling technology choices, CX, compliance and cost challenges—which are disrupting the industry.

**What's fueling BFS transformation?** Five disruptive trends are redefining how financial companies grow, compete and connect with their customers.



The fast-paced digital transformation in BFS brings with it a number of significant challenges faced across multiple industry sectors.



### Operational Challenges

- Legacy systems and tech integration
- Rising costs and seasonal demand
- Scaling across borders



### Compliance Challenges

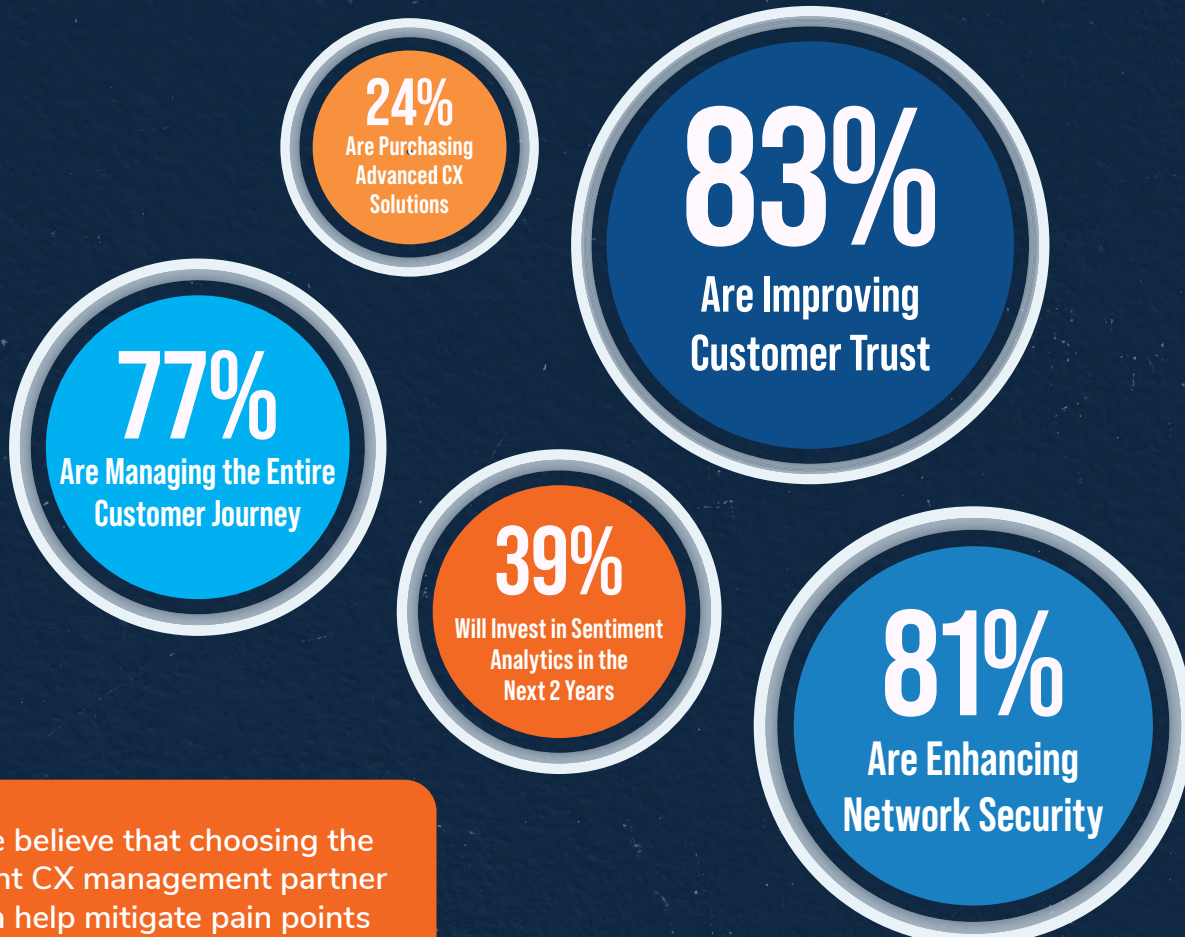
- Industry and Government AI Regulation
- Compliance with SEC, FINRA, DOL, IRS, and state regulations
- Enhanced licensing requirements and digital certifications



### Customer Experience Challenges

- Hyper-personalization
- Trust & transparency
- Seamless omni-channel

**Competing on CX starts with AI:** As customer expectations surge, BFS firms are investing aggressively to secure data, decode sentiment, and personalize every touchpoint.



“We believe that choosing the right CX management partner can help mitigate pain points and move BFS companies forward with a digital transformation advantage.”

—Frost & Sullivan

Frost & Sullivan's CX Growth Opportunities in the Banking, Financial, and Insurance (BFS) Industry 2024 to 2025: Customer Perspectives

Choosing the right CXM partner helps solve these challenges with AI, personalization and multilingual expertise.

**Atento** is uniquely positioned to address **BFS industry challenges** in financial services, payments, Fintech, and mortgage lending to deliver frictionless, secure digital experiences across platforms.

### CX Transformation in Financial Services

Customers get seamless, personalized, and efficient interactions across digital and traditional channels.

### Cost Efficiency & Operational Benefits

Reduces costs and improves service quality through automation, predictive analytics, and omnichannel support.

### Digital Innovation & AI Integration

Decodes customer behavior, while transforming interaction data into actionable business intelligence.

### Compliance Assurance & Security

Protects private data, strengthening customers' trust.

### Bilingual & Multilingual CX Capabilities

Ensures more accurate and empathetic communication and better handling of complex financial queries.

### Omnichannel Strategies & Customer Journeys

Unifies interactions across voice, chat, email, social media, and mobile apps for a consistent brand experience.

### Atento's Experience in BFS:

- ▶ 25+ years of CX leadership in financial services
- ▶ 6 of world's largest banks utilize Atento's services
- ▶ AI-driven collections and cloud migration success stories
- ▶ Specialized solutions: Credit Factory, Auto Loans, Payment Data Interchange
- ▶ Compliance-ready cloud infrastructure for secure data handling
- ▶ Bilingual (English-Spanish) and multilingual support via nearshore operations

**Don't just keep up—lead.** Connect with Atento to unlock AI-powered CXM to give your business a competitive edge.

[Contact Atento](#)

### Learn more:

- ▶ [Atento | Building Trust in Financial Services with Customer Solutions](#)
- ▶ [Atento | Empowering Customer Experience Through Consulting](#)