

Banco Macro creates effortless self-service options with Nuance



130K

monthly engagements handled by the VA

~90%

successful intent recognition rate in the VA



VA on web and WhatsApp

CHALLENGE: Banco Macro wanted to create omnichannel experiences for its customers and automate more points of contact across its engagement channels. After using disparate technologies from multiple vendors, the bank wanted to find a partner that could provide a unified solution.

SOLUTION: The bank deployed Nuance Virtual Assistant and Nuance Live Assist on its website and on WhatsApp. The VA offers customers conversational, automated service when they start an engagement, and can seamlessly transfer complex cases to a live agent.

RESULTS: The VA handles more than 130,000 engagements every month, with an approximately 90% successful intent recognition rate. The bank is now expanding Nuance Virtual Assistant and Live Assist across other channels, including Facebook, Instagram, and its mobile app.

Founded in 1985, Banco Macro quickly established one of the largest branch networks among private banks in Argentina. Today it provides a diverse range of financial services from personal banking and loans to business accounts and payroll plans, operating across four provinces in Argentina: Salta, Jujuy, Misiones, and Tucumán.

“We wanted to introduce more automation across our customer engagement channels, so our customers get more convenient service, and our agents have time to handle more complex cases. We evaluated multiple partners to help us meet our goals, and Nuance was clearly our best option.”

— Alejandra Rodríguez, Digital Transformation Manager, Banco Macro

The bank is known in Argentina for its personalized, customer-focused service, operating according to the motto, “to be close, you need to be everywhere.” It’s this philosophy that’s led to the bank opening more than 470 branches across the country, with approximately 930 self-service terminals and 1480 ATMs in its four provinces.

An ambition for omnichannel

Just as it has strengthened its physical presence across Argentina, Banco Macro also wanted to strengthen its presence across its customer service channels, with the goal of creating more effortless omnichannel experiences.

The bank wanted to introduce new self-service options for popular channels like its website, social media channels, and WhatsApp. But with each channel supported by a point solution from a different technology vendor, it was proving difficult to create and manage the seamless experiences Banco Macro’s customers expect.

“We’re focused on making Nuance Virtual Assistant and Live Assist the front door to our customer service, to help them resolve their needs quickly in a way that fits their lifestyle. We want to offer customers access to our services 24 hours a day through their channel of their choice.”

— Alejandra Rodríguez,
Digital Transformation
Manager, Banco Macro

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Banco Macro partnered with Belltech, a Nuance Gold Partner, to accelerate its company-wide digital transformation by introducing more self-service options for its customers with the ability to asynchronously engage with a live agent, when needed. “We wanted to introduce more automation across our customer engagement channels, so our customers get more convenient service, and our agents have time to handle more complex cases,” says Alejandra Rodríguez, Digital Transformation Manager at Banco Macro. “We evaluated multiple partners to help us meet our goals, and Nuance was clearly our best option.”

Convenient, automated self-service

Belltech also worked with Banco Macro to deploy Nuance Virtual Assistant across its website and WhatsApp. The virtual assistant greets customers in either channel and offers conversational engagements, powered by Nuance’s Natural Language Understanding (NLU) engine.

Branded as “eMe”, the virtual assistant can help customers with general questions about the bank’s services, as well as specific requests regarding their accounts. The virtual assistant can either provide the answer the customer needs, complete the required action for them, or direct them to the right self-service area.

For complex cases the virtual assistant can’t solve, eMe can seamlessly transfer the conversation to a live agent using Nuance Live Assist. By maintaining context throughout the customer experience, agents have the information they need, without the customer having to repeat themselves. The live chat engagement can be completed in the channel the customer is currently using.

A service that just gets better and better

The combination of Nuance Virtual Assistant and Live Assist is already proving effective for Banco Macro. The bank’s virtual assistant currently handles more than 130,000 engagements every month and successfully identifies approximately 90% of customer intents. And using an AI-powered feature of Nuance Virtual Assistant, Banco Macro is optimizing its virtual assistant to improve intent recognition accuracy even further.

As a next step, the bank is planning to deploy Nuance Virtual Assistant and Live Assist across the rest of its engagement channels, including Facebook, Instagram, its mobile app, and more.



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[Nuance Communications](https://www.nuance.com) (Nuance) is a technology pioneer with market leadership in conversational AI and ambient intelligence. A full-service partner trusted by 77 percent of U.S. hospitals and 85 percent of the Fortune 100 companies worldwide, Nuance creates intuitive solutions that amplify people’s ability to help others.