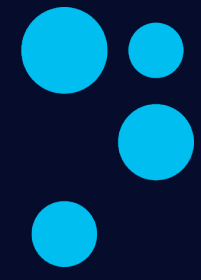# nets

NETTA

A Virtual Support and Sales Agent Serving European Merchants

nets

Danish Nets Group is a leading payment provider in Europe with over 50 years of experience in the payment industry. The company delivers digital payment services and related technology solutions via its two business units, Merchant Services and Issuer & eSecurity Services, connecting merchants, financial institutions, corporate customers and consumers.

Merchant Services makes sure that payments work effortlessly; providing merchants with payment acceptance solutions across channels, in-store, online and mobile, and with the broadest range of payment methods in Europe. The other Nets business line, Issuer & eSecurity, provides outsourced processing services, card management services and fraud & dispute services to European banks, with a best-in-class payment solutions offering.

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50% of interactions could be handled by AI

Handling billions of transactions annually, Nets Merchant Services delivers services to over 700,000 merchant outlets, including over 140,000 online merchant outlets throughout the Nordic region and mainland Europe – from large corporations to smaller enterprises and micro-merchants.

The customer service team at Nets Merchant Services consists of over 400 professionals who help merchants solve any issues they may have with payments. On average, the customer service team has one million interactions per year, traditionally received and solved by phone calls and emails.

The analysis of customer interactions showed that AI could handle 50% of queries, which would free up agents' time to solve more complex tasks. Although most incoming inquiries are relatively easy to fix, the most difficult cases can take weeks to be solved. In addition to cost benefits, it is much more rewarding for agents to focus on the more complex support cases than repeating the same answers multiple times per day.

Hi,
How can i help?

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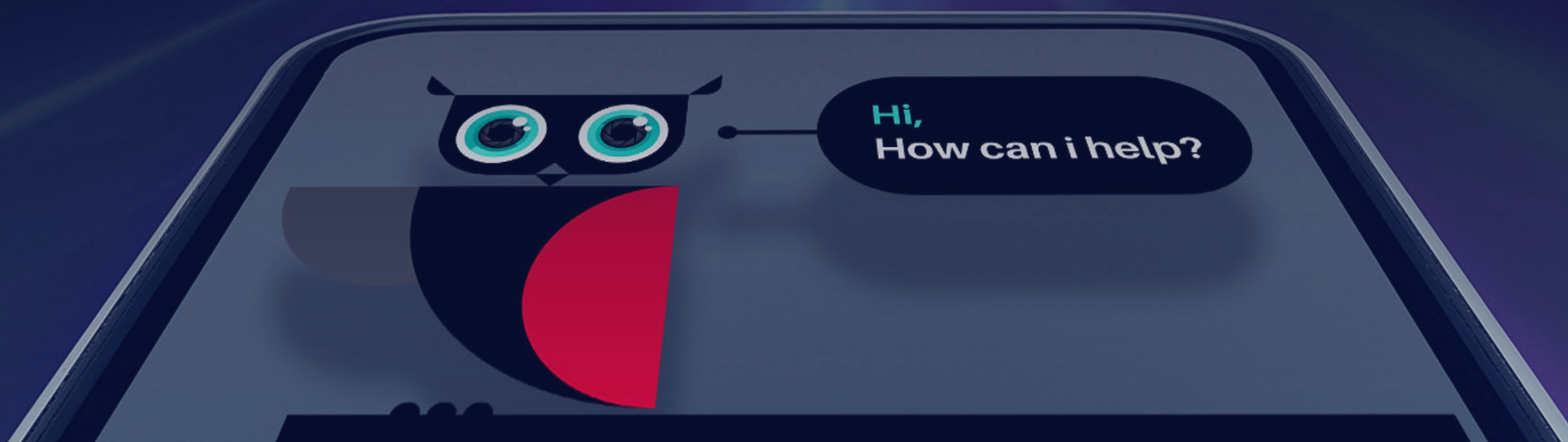
Conversational AI already helps customers in six languages.

In the future, this number may double to support local markets.

Nets drives for innovation and tomorrow's payment solutions. The company had identified chatbots as a maturing technology. It was actively looking for a suitable solution to fulfil their needs. With Intelligent bots, Nets Merchant Services could provide customers with the same service 24/7 yet not have people working 24/7. Plus it could utilize the same technology for other areas, such as lead generation. Besides, Nets was considering the new generation of customers, for whom the primary contact channel is not a telephone or even an email anymore – it's all about instant messaging.

An accelerated POC with a Nordic Conversational AI service provider, Front AI, started in November 2019. The selected technology was Norwegian boost.ai, which offered a unique ability to support local languages – a critical factor for Nets. After promising results from the POC, the 16-week implementation project began in August 2020.

In December, the solution, a Conversational AI bot called Netta, went live, instantly supporting English, Danish and German languages on the open support pages. Since then, Netta is also available in Swedish, Norwegian, and Finnish languages. Nets Merchant Services is next looking to add more languages to Netta: Polish, the Baltic languages, and maybe Swiss and Austrian versions of German, as well as French and Italian.

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A managed change & teamwork

The team working with Netta consists of the solution owner, nine AI trainers with different language skills. They have support from in-house customer service experience from the Merchant services, and a change management manager, who makes sure that changes are appropriately communicated and implemented. Having an experienced change manager in the team was essential as this was a significant change for the service organization, sales and customer interactions.

The Digital Marketing team has helped create the visual look and feel and define the personality. It also assists in creating intents (i.e. conversation topics), ensuring that these are written in the customer's language instead of internal language. The name Netta was chosen as a result of internal voting.

While the in-house team of business subject matter experts created the content & the structure, Front AI ensured that all the technical aspects and the AI model training worked seamlessly and guided the team. Laying solid groundwork makes it easier to expand and further explore the solution.

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The role and scope of Netta will increase in the future

During the first five months, Netta handled approximately 15,000 conversations. In May 2021, Merchant Services have over 500 intents, and within 12-18 months, the number of intents can exceed 2,000. Since the beginning, the team has been breaking intents into smaller and smaller child intents. It has been a learning curve to adopt messages into a new type of conversation, where it's best to keep the answers short and to the point. Seeing feedback from end-users of not getting a response to the question, although it was written in the dialogue, has helped shorten messages and hone communications.

The target for Conversational AI is to be able to handle up to 50% of customer requests by the end of 2023. To reach the goal of half a million conversation per year, Nets is planning actions to drive traffic. After successfully implementing the solution on the support pages, Netta has just been made available on all open pages.

Merchant Services will soon expand the scope of Netta from customer support to also cover lead generation by helping out prospects who want to become Nets customers. Using bots to collect information from leads and directly linking that to the lead management tool will make sales activity more efficient, cost-effective and, most importantly, available 24/7.

2000
intents within 12-18 months

50%
target for handling customer requests

12+
languagues in the future

The vision is that Netta will provide personalized service for all customers on all topics

Next, Merchant Services is planning to work on an implementation, which connects Netta with back-end systems. This will allow the system to pull in background data about the customer. Perhaps the customer reaches out to customer support to complain: why is their terminal not working? After starting the support dialogue on the open pages, the customer could log in via the chat window, and Netta would pick up the conversation after identification. For example, Netta might automatically determine that certain card types are not supported in the merchant's current service level and guide them to upgrade to the desired service level.

Nets identified further potential for Conversational AI in other business units. Automation in customer service is a strategic initiative, which Nets is looking to implement across business units and countries. The company is currently developing advanced and innovative solutions to seamlessly serve all its customers: business owners and cardholder customers. In the future, the ambition is to connect different Nets virtual agents via a virtual agent network. This would enable end-users to get assistance in any language for their personal and business needs in the same conversation.

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