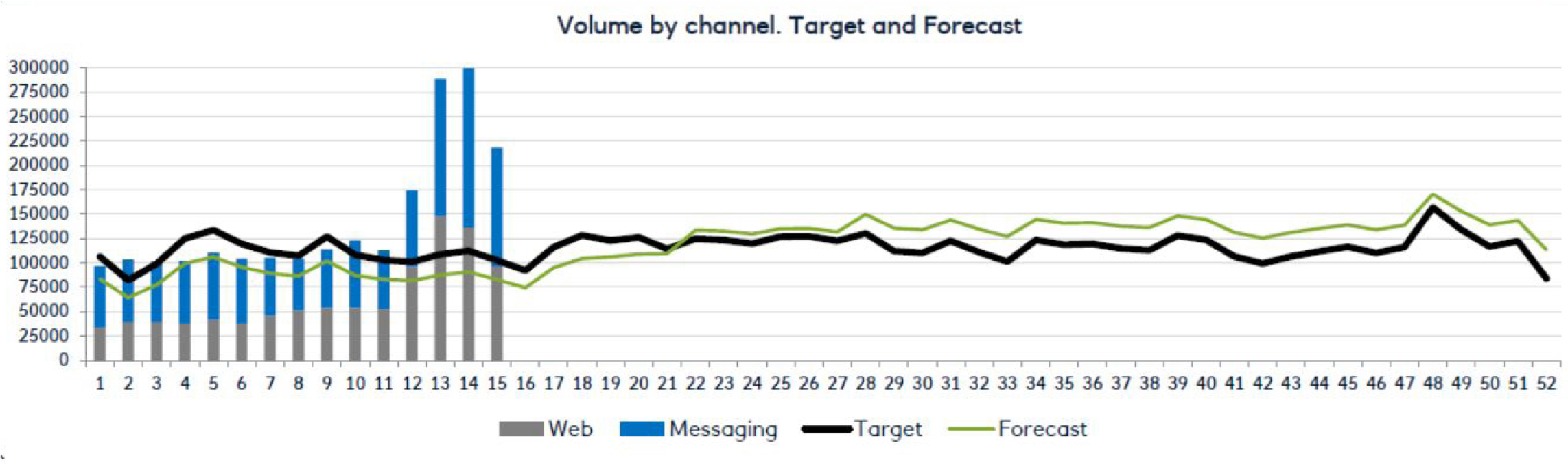
**‘Cora AI-powered Digital Assistant’**

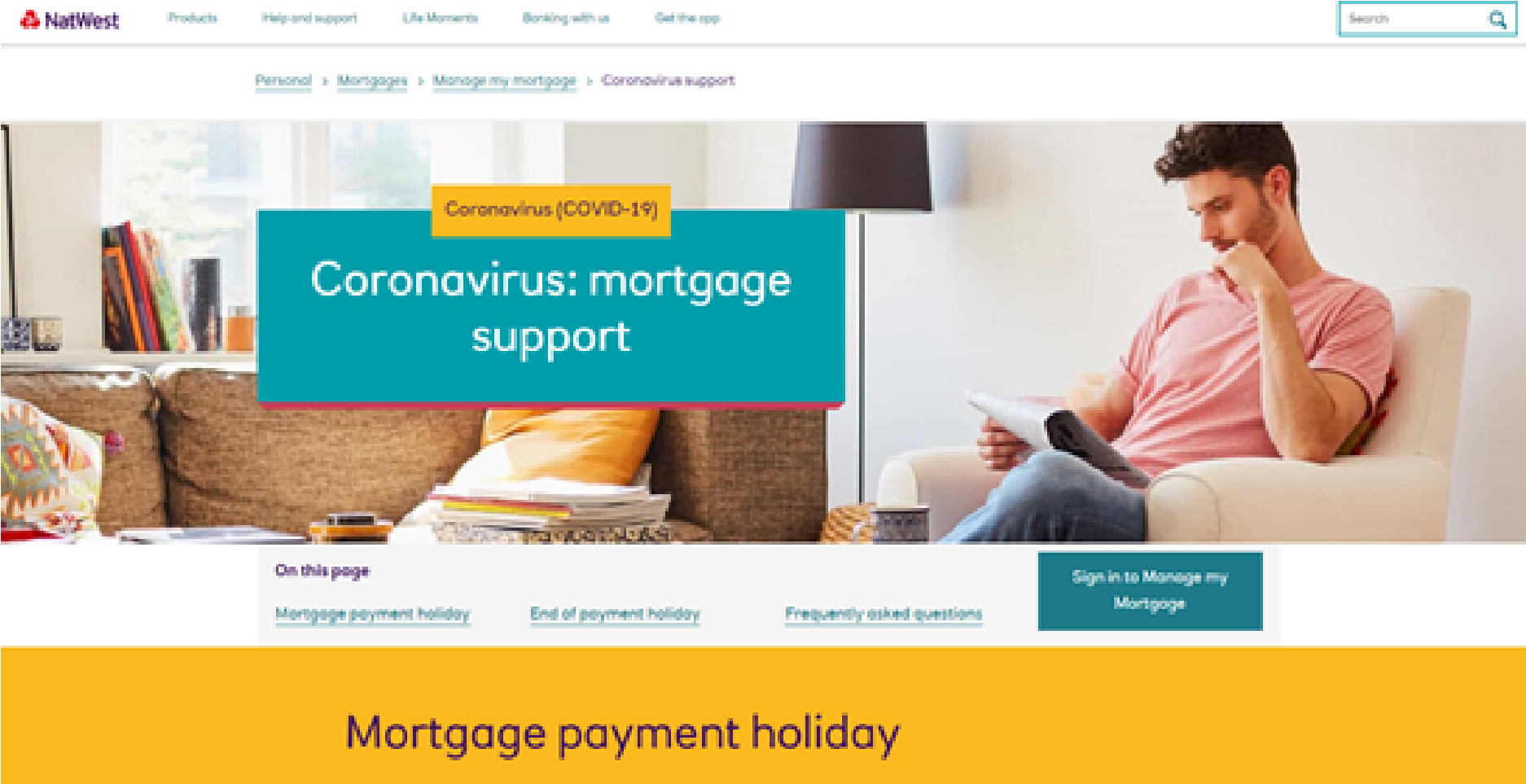
**Supporting Material**

**Cora volumes in 2020**

|  |  |  |
| --- | --- | --- |
| **Week**  **Number** | **Date** | **Number of Cora conversations** |
| 11 | w/c 9th March 2020 | 113k |
| 12 | w/c 15th March 2020 | 175k |
| 13 | w/c 23rd March 2020 | 289k |
| 14 | w/c 30th March 2020 | 300k |
| 15 | w/c 6th April 2020 | 218k |



Cora Payment Holiday journey



**Customer inputs prompted by Cora:**

* **How long do you need the holiday for?**
* **When do you want it to start?**
* **How much can you afford to pay?**
* **Which account will the payment be taken from?**

**A bank colleague will read the conversation and put it into back-office. They will then send a message back to the customer confirmation that the payment holiday has been set up.**

**Cora will take the inputs and adds the conversation to the mortgage holiday queue.**

**Cora asks the customer whether Covid has impacted their ability to pay their mortgage?**

**Cora provides the customer with information about the payment holiday, which includes terms, credit scoring implications and arrears calculations.**

**YES**

**Mortgage payment holiday journey on mobile app and eBanking, guided by Cora:**