APP BRIDGE AI

Modern Grievance System for Cooperative Banks

AppBridge AI Grievance System aligns with **RBI guidelines** to provide transparent, automated, and timely grievance handling. It enhances trust between cooperative banks and customers by ensuring every concern is tracked, resolved, and reported with integrity - fostering stronger relationships and confidence in digital banking

Key benefits of leveraging AppBridge AI Grievance System

AI Assistant

Resolve queries faster with an always-on AI assistant that guides users and agents in real time.

Tailored Workflows

Automated intelligent workflows that execute tasks and make decisions independently to streamline processes.

Rapid ROI

Enable business users to build workflows with intuitive drag and drop interface.

RBI Policy

Compliant with all RBI directives for cooperative banks' grievance redressal systems.

Unauthorized Transaction Management

- Auto-triggered case creation for Unauthorized debit from account/ATM withdrawal/ POS transaction/ Mobile Banking transaction
- Alert delivery verification logic
- Dynamic liability decision
- Evidence attachment
- Auto-refund approval
- Status change alerts
- Investigator routing logic
- Regulatory report generation
- Audit trail & decision log capture
- Third party API integration
- Investigation analytics dashboard
- Regulatory SLA Tracker

Fraud Transaction Handling

- Multi-channel fraud intake
- Fraudulent ATM withdrawal
- Credit card or debit card misuse
- Real-time transaction fetch
- Smart case classification
- Instant card & account blocker
- Fraud pattern detection log
- Automated assignment engine
- SLA timer & escalation rule
- Alert verification checker
- Liability determination matrix
- Evidence & document
- Stage-based notifications
- Refund approval
- Audit & compliance trail
- Root cause & pattern analytics
- Third-party integrations

Policy Document Approval

- Dynamic policy ID generator
- RBI circular reference linking
- Rule-based reviewer assignment
- Multi-level approval routing
- Comment & revision tracking
- Automated legal & compliance validation
- Periodic review reminder
- Policy expiry & renewal trigger
- RBI circular impact detection
- Centralized policy repository
- Real-time approval status dashboard
- Access & role-Based permissions

Transaction & Account-Related Issues

- Failed or reversed transaction not credited
- Delayed NEFT/RTGS/IMPS transfer
- Double debit / duplicate charge
- Cheque-related complaints (dishonor, delay, wrong debit)

Digital Banking & Access Issues

- Login / password / OTP issues
- Card activation / PIN reset problems
- MS / email alert not received
- Other access issues

Service Delivery & Customer Support

- Delay in response or unresolved complaint
- Poor service at branch
- Miscommunication or misinformation by staff
- Delay in loan disbursement or approval

AppBridge AI Grievance System Key Features

Customer Portal

- Easy ticket creation
- Status tracking
- Knowledge base access
- Service catalog
- AI assistant
- Feedback collection
- Role-based access

Advance Processes

- System outage or downtime
- Access management
- Vendor management
- IT asset procurement
- Customer Onboarding process
- KYC verification
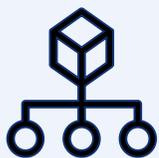- Alert and notification on WhatsApp, SMS

AI Process Automation

- No code workflow builder
- AI data processing
- Prebuilt connectors
- AI task prioritization
- Smart ticket classification
- AI-Powered suggestions
- Intent recognition
- Automated email replies
- Sentiment-driven escalation
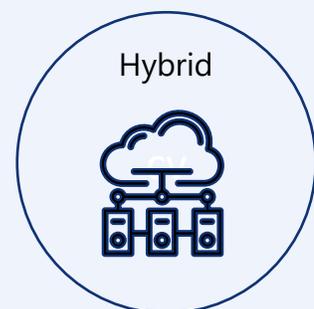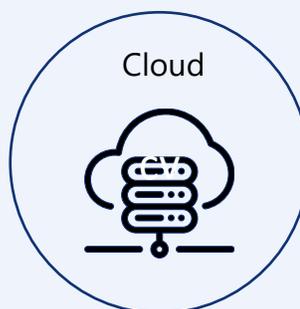- Image generation

Self Service Portal

- Effortless ticket creation
- Real-time request tracking
- Service catalog
- Automated request fulfillment
- Omnichannel support
- Feedback and rating system
- Role-based access control

AI Assistant

- Conversational AI
- Auto L1 support
- Natural language processing
- Multilingual support
- Bot training
- Actionable responses

Deployment models

On-premise

Cloud

Hybrid

AppBridge AI Platform Features

AppBridge AI Service Management aligned practices with Agentic AI to drive intelligent automation.

AI-Powered Chatbot

Engage users instantly with an AI chatbot that understands queries and delivers smart, real-time solutions.

Self-Service Portal

Enable effortless self-service with a dedicated portal to search and resolve issues instantly.

Reports and Dashboards

Out of the box reports and dashboards to monitor KPIs and SLAs—schedule, email, or export them anytime.

Multi-Channel Support

Supports for multiple channels of messaging such as web, email, Chat, WhatsApp, Teams.

Easy to Use and Deploy

Launch a powerful service desk in few weeks— no complex setup, no hassles.

Pre-build Integrations

Seamlessly connect with your existing tools— HRMS, collaboration hubs, CRM, mobile apps, and more—using REST APIs.

Intelligent Process Automation

Streamline workflows with AI-driven automation that adapts to dynamic service processes.

Customer Support Portal

Empower users to raise, track, and resolve issues through an intuitive self-service portal.

Service Agent Intelligence

Boost agent productivity with AI-powered insights, suggestions, and real-time assistance.

No Code Process Automation

Design and deploy complex service workflows without writing a single line of code.
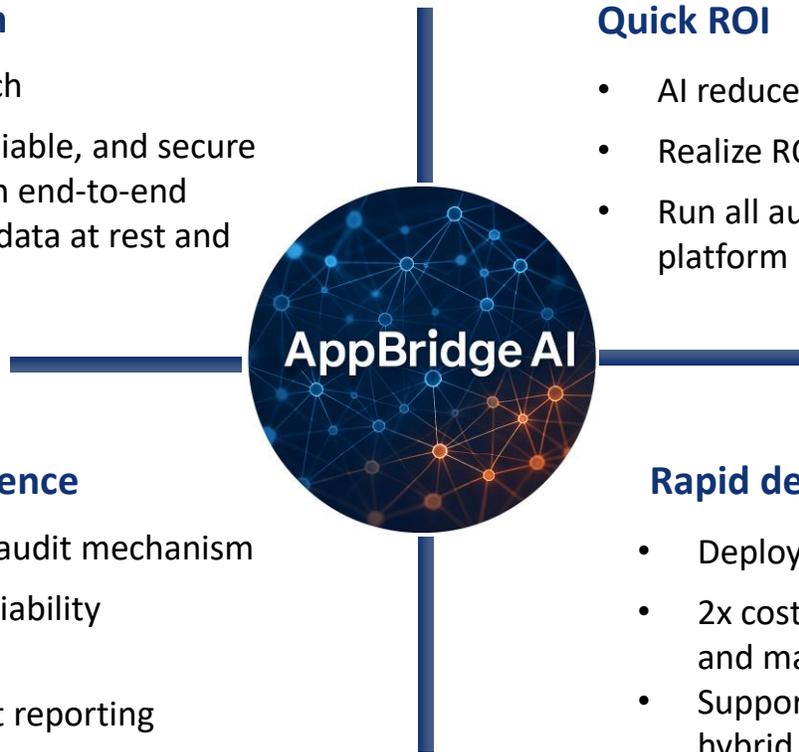
Why should you choose AppBridge AI for Customer Grievance?

AI-first approach

- AI-first approach
- Ensure safe, reliable, and secure operations with end-to-end encryption for data at rest and in transit

Quick ROI

- AI reduces human efforts by 50%
- Realize ROI within 3-6 months
- Run all automation on a single platform

AppBridge AI

RBI policy adherence

- Escalation and audit mechanism
- Zero & limited liability compliance
- 24x7 Complaint reporting access
- Transparent customer communication

Rapid deployment

- Deploy in just 4 weeks
- 2x cost saving in development and maintenance.
- Supports on-prem, cloud and hybrid deployments

About AppBridge AI

BridgeConnex Pvt Ltd is a global IT product company delivering cutting-edge IT operations management solutions under the **AppBridge AI** brand. Its flagship platform, **AppBridge AI** is powered by a proprietary Deep Learning Framework for IT Operations, designed to boost efficiency and lower operational costs.

Leveraging AI, **AppBridge AI** intelligently automates processes to generate actionable insights—minimizing mundane tasks and maximizing return on investment.

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