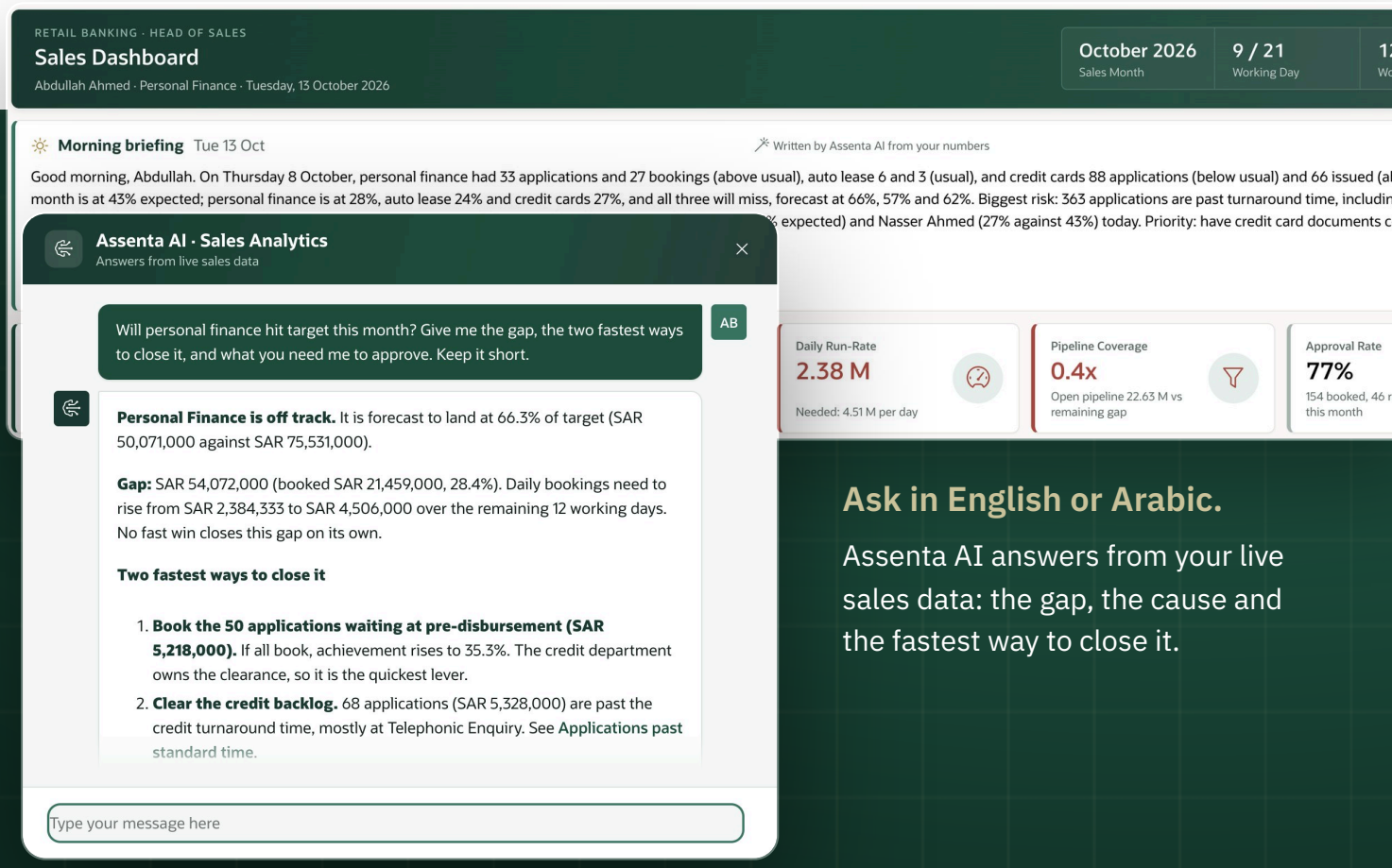
assenta

The AI Sales Operating System for retail banking

Run your whole sales force in one place:
leads, calls, targets and incentives.

- **Works with your CRM, or as your CRM.**



Ask in English or Arabic.

Assenta AI answers from your live sales data: the gap, the cause and the fastest way to close it.

Personal finance · Credit cards · Auto lease · Mortgage

Built for **GCC banks and finance companies**
English · العربية

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THE PROBLEM

Your sales force is bigger than your systems

Banks sell finance and cards through hundreds of agents, many from agencies. Most still run them on spreadsheets, WhatsApp groups and loan-system reports.

You find out too late

Targets are missed before anyone sees the numbers.

Leads and files go quiet

Nobody chases uncalled leads or waiting applications.

Incentives cause disputes

Points and payouts are worked out in Excel, then argued over.

Knowledge walks out the door

Agents leave, and their customers go with them.

ON EVERY CALL

The right offer, before the call ends

Instant eligibility check

Every finance and card product is checked against your own credit policy in seconds: amount, instalment, DBR, and why a product fails. Your credit team still makes the final decision.

Expense	Policy default	Declared	Applied
Food	2,744	-	2,744
Housing rent	2,500	-	2,500
Utilities	1,176	-	1,176
Transportation	750	-	750
Healthcare	100	-	100

Documents to collect

Personal Finance: 0 of 8 received

- [ ] National ID (valid)
- [ ] Salary certificate, stamped, issued within 30 days
  Addressed to the bank, showing basic salary and allowances
- [ ] Bank statements for the last 3 months
  Salary is not transferred to us, so the salary credits must be visible
- [ ] GOSI certificate
  Confirms employer and length of service
- [ ] Employer introduction letter and commercial registration copy
  Employer is not on the approved list

✦ Product recommendations

Assenta ranks the three best offers for each customer by fit, value, affordability and approval odds. Assenta AI writes the phone pitch and the WhatsApp message.

Assenta AI - best offers for this customer

1 Personal finance (new) **SAR 392,000** 79

Personal finance (new): SAR 392,000 at 5.1% flat over 60 months, instalment SAR 8,199, DBR after 20.9% (limit 33.33%). Matches what the customer asked for. Similar applications were approved 61% of the time. Tip: with salary transfer the customer qualifies for SAR 500,000 at 4.5%.

Phone pitch

Hello Maha, this is Nada from ABC Bank. Based on your request, we have a personal finance offer of SAR 392,000 at 5.1% flat over 60 months, with a monthly instalment of SAR 8,199. If you transfer your salary to

Declared obligations + Add obligation

Type	Creditor	Monthly (SAR)	Outstanding	Months left
		No obligations declared yet.		
Total monthly obligations		0		

Current DBR 0% of SAR 39,200 income (consumer limit 33.33%).

Declared by the customer, not verified with the credit bureau. Credit-bureau integration is available as an add-on.

ONE SYSTEM

Everything your sales force runs on

1 Lead → 2 Call → 3 Eligibility & offer → 4 Application → 5 Back office → 6 Follow-up → ✓ Booked

Your people Targets · Points & incentives · Agency HR & payroll · Training

Applications are keyed and decided in your loan system. Assenta tracks every stage and chases what is stuck.

Leads & customers

- Lead 360
- ✦ AI lead allocation
- Pre-approved offers
- ✦ Top-up & cross-sell
- Do-not-call register

Telesales

- Call queue
- Daily quotas
- Calling plan
- In-bound calls
- Calling hours

Applications

- Eligibility & affordability
- ✦ Back office
- ✦ Product recommendations
- ✦ Exception approvals
- Document collection
- ✦ Follow-up & fulfillment

People & performance

- Targets
- Points & campaigns
- Gamification
- Agency HR & payroll
- Assenta Academy

Agents see their points, and what those points are worth under your incentive plan, on their own screen at any time.

AI & control

- ✦ AI assistant for every role
- ✦ Needs Attention
- ✦ Risk Watcher
- ✦ Explain this number
- Full audit trail

Insights

- Role dashboards
- Sales funnel
- Campaign return on spend
- Cost & efficiency

✦ uses Assenta AI

1 platform for the whole sales operation

30+ modules for finance and card sales

18 roles, from agent to Head of Sales

2 languages: English, and Arabic from right to left

ASSENTA AI

AI that finds the problem, and drafts the fix

Needs Your Decision

Personal Finance is forecast to land at 66% of target. Daily bookings need to reach 4,506,000 (currently 2,384,333).

Send the forecast task to the three recipients today. Ask each to submit a recovery plan by tomorrow to lift daily PF bookings to 4,506,000 over the remaining 12 working days.

Approve | Snooze | Dismiss | Why?

50 Personal Finance applications (5,218,000 SAR) are waiting at pre-disbursement and can still be booked this month.

Send the credit e-mail to credit.pf@abcbank.example about 50 applications (copy to you and the back office manager).

Approve | Snooze | Dismiss | Why?

1,371 assigned leads have not been contacted for over 24 hours. Haneena Faheem alone has 38; Aisha Khalid is the strongest performer in that team.

Reassign the 20 listed leads from Haneena Faheem to Aisha Khalid today, and confirm first contact on all of them within 1 working day. 12 working days remain in October.

Approve | Snooze | Dismiss | Why?

Checked by Assenta AI at 13 Oct 03:12 | Check now

Finds the risk → Drafts the fix → You approve → Done and logged

Needs Your Decision, on the Head of Sales home. Assenta AI checks every 30 minutes and drafts a fix for each risk.

Assenta AI · Sales Analytics
Answers from live sales data

AB: Which teams are behind target this month? Just a short table: team, leader and achievement.

Teams are below the 43% pace expected after 9 of 21 working days, lowest first:

Team	Leader	Achievement
Auto Call Centre 1	Soha Shahin	9.9%
Cards Branch 2	Saeed Al-Balushi	22.1%
Auto Branch 1	Aman Yusuf	25.6%
Cards Direct 1	Lina Hamid	32.0%
PF Direct 2	Yousef Aamir	33.1%
PF Direct 3	Omar Al-Mansor	36.3%
Auto Telesales 1	Abdul Karim	39.9%
PF Call Centre 2	Sara Khalid	40.6%

All 12 teams are still below 100% of their month target. The other four are at or above the pace: PF Call Centre 1 (61.6%), Cards Branch 1 (54.4%), Auto Call Centre 2 (44.9%) and PF Direct 1 (43.4%).

Type your message here

An assistant for every role

Heads of sales, managers, team leaders, agents, back office and follow-up staff each get their own Assenta AI. It answers from live sales data, in English or Arabic.

You stay in control

A manager reviews each fix and approves it with one click. Assenta does the work, and every decision is logged.

Explain this number

Tap any number on a dashboard to see where it comes from and what is driving it.

8
AI assistants, one for every role

25+
AI agents working across sales

30 min
your whole operation checked, all day

100%
of AI actions logged and explained

TWO PATHS

With your CRM, or as your CRM

ALREADY HAVE A CRM?

Assenta runs alongside it.

- Keep your CRM for customer 360 and service.
- Assenta adds what the CRM leaves out: targets and incentives, telesales, follow-up, back office, agency payroll and training.
- Bring agency and telesales staff on board without CRM licences.
- Connects with your CRM and loan origination system.
- Start with one sales unit, then grow.

NO CRM YET?

Assenta is your CRM.

- One system for leads, customers and your whole sales team.
- Replace spreadsheets and WhatsApp groups with live pipelines and dashboards.
- Live in weeks, not a year-long CRM project.
- Add **Assenta Service** for complaints and service requests.
- Grow from one sales unit to the whole retail bank.

Sits beside your loan system. Applications and credit decisions stay in the systems you already run. Assenta runs the sales side around them.

Built for GCC banks

Arabic built in

Full right-to-left screens and Arabic employer search. Not a translation pack.

AI on your terms

Run AI in your own country or cloud, on masked data, or switch it off. Every AI call is logged.

Built for regulators

A full audit trail kept for 2 years, a do-not-call register, calling hours, and approvals with limits.

Your sales calendar

Public holidays and late Ramadan shifts are built in, so targets and turnaround times stay fair.

Your data stays with you

Assenta runs in your own data centre or your own cloud, on the Oracle database you already trust. There is no vendor hosting, and customer data never leaves the bank.

NEXT STEP

See it working on your own sales numbers

WHAT BANKS CAN EXPECT WITH ASSENTA

- See your whole sales operation every day, not at month-end
- Find stuck applications and unworked leads before they are lost
- Pay incentives your agents can see and trust
- Give every manager an AI assistant that coaches their team

Book a 20-minute demo

We will show Assenta on a sales operation like yours, in English or Arabic.

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UAE

KSA

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