

# Credit Coach

Enhancing customers' credit card experience with GenAI



# Overview

The **Credit Coach/Advisor** solution addresses critical pain points in personal credit management through AI-powered analysis and recommendations.

Financial institutions should consider implementing this solution because it transforms complex credit statements into actionable insights while helping customers optimize spending patterns and maximize rewards.

Providing personalized card recommendations based on actual spending behavior rather than generic advice delivers measurable value through improved customer satisfaction, increased card usage and stronger financial relationships.

The solution's proactive approach to financial health monitoring also helps prevent overspending and missed opportunities, creating a win-win scenario for institutions and their customers.

## Current challenges:

**Statement complexity** - Dense jargon, difficult to extract meaningful insights

**Lack of spending intelligence** - No proactive trend analysis or alerts. Issues discovered only after overspending occurs

**Suboptimal card usage** - Current cards misaligned with spending patterns

**Generic recommendations** - One-size-fits-all advice, ignoring personal habits

**Missed reward opportunities** - Points expire unused, poor redemption visibility

## Solution approach:



### Bill analyzer

Visual spending breakdown of monthly expenditure



### Trend analyzer

Historical pattern analysis across all billing cycles for any anomalies



### Spend category analysis

Deep insights with optimization recommendations



### Smart card recommender

AI-matched cards based on actual spending behavior



### Rewards intelligence

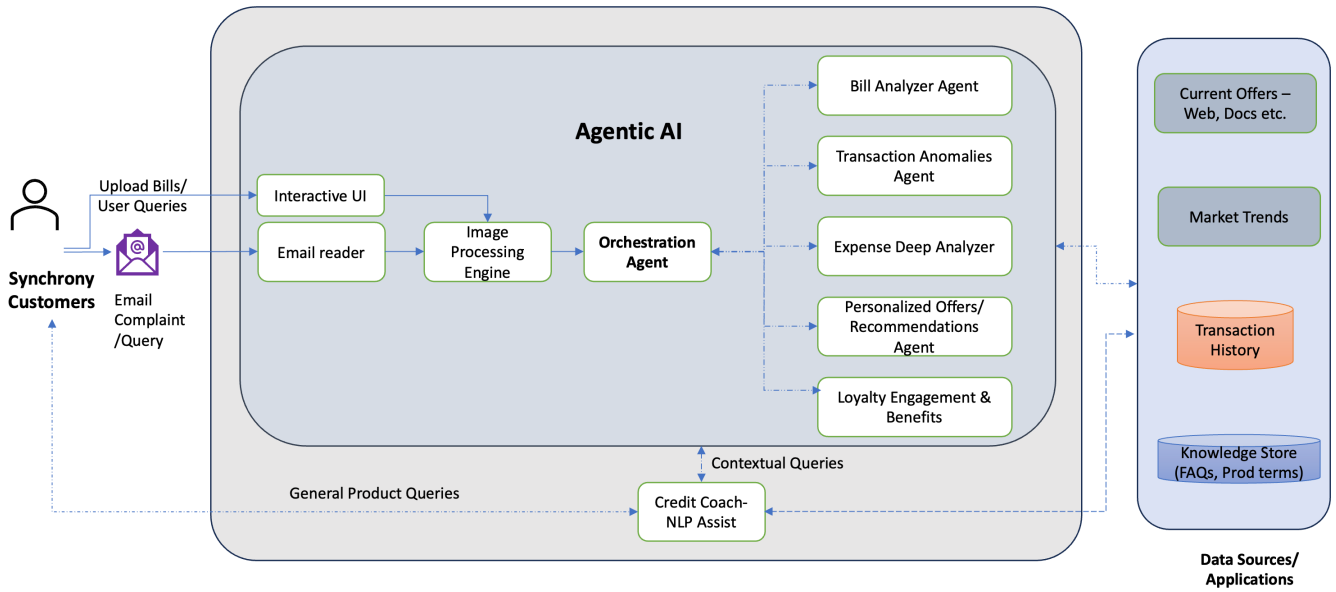
Point tracking, expiry alerts and redemption strategies



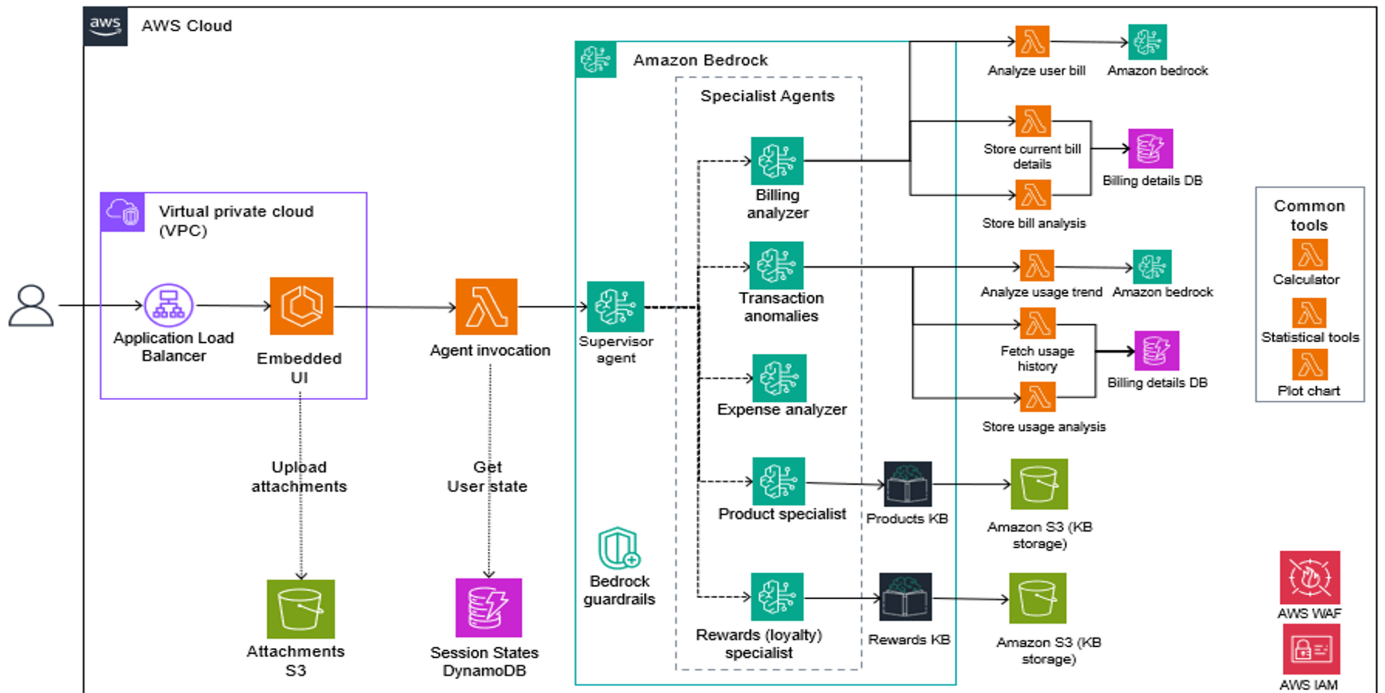
### Conversational interface

Natural language queries for instant insights

# Logical flow- Context-driven Q&A



# Technical architecture



# Strategic Innovation Roadmap: Elevating Credit Coach Intelligent query resolution system

Automated 24/7 email response system for CC-related queries

Natural language processing for contextual understanding

Personalized recommendations based on user history

Multi-language support for a diverse user base

## Industrial adoption:



**Healthcare:**  
Can empower healthcare professionals to access the right data related to patient records, treatment guidelines, etc. and make informed decisions



**Legal:**  
Can streamline the knowledge management process, allowing legal professionals to find relevant documents and insights through natural language-based searches



**Financial services:**  
Can enable financial advisors and customer service representatives to provide accurate and context-aware responses to client inquiries



**Manufacturing:**  
Can help workers and technicians with quick access to the required knowledge from product specifications, maintenance manuals, etc., enhancing their productivity

## Benefits:

- Unified 360° credit card view
- Improved user experience
- Maximized savings
- Proactive financial health
- Reduction in unnecessary spending
- Maximized rewards value
- Hyper personalization
- 24\*7 availability
- Credit score improvement guidance
- Contextual responses: Ability to generate accurate responses from vast knowledge sources as per the natural query context
- Improved search efficiency: Saves time and resources by eliminating manual knowledge searches
- User satisfaction: Contextual and well-defined, accurate responses lead to higher user satisfaction
- Availability: It is a scalable solution available across time zones
- Response time improvement by 60%



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