STARLING

Collaboration Network

How Starling is using AI & Data as part of its Customer Vulnerability strategy

STARLING

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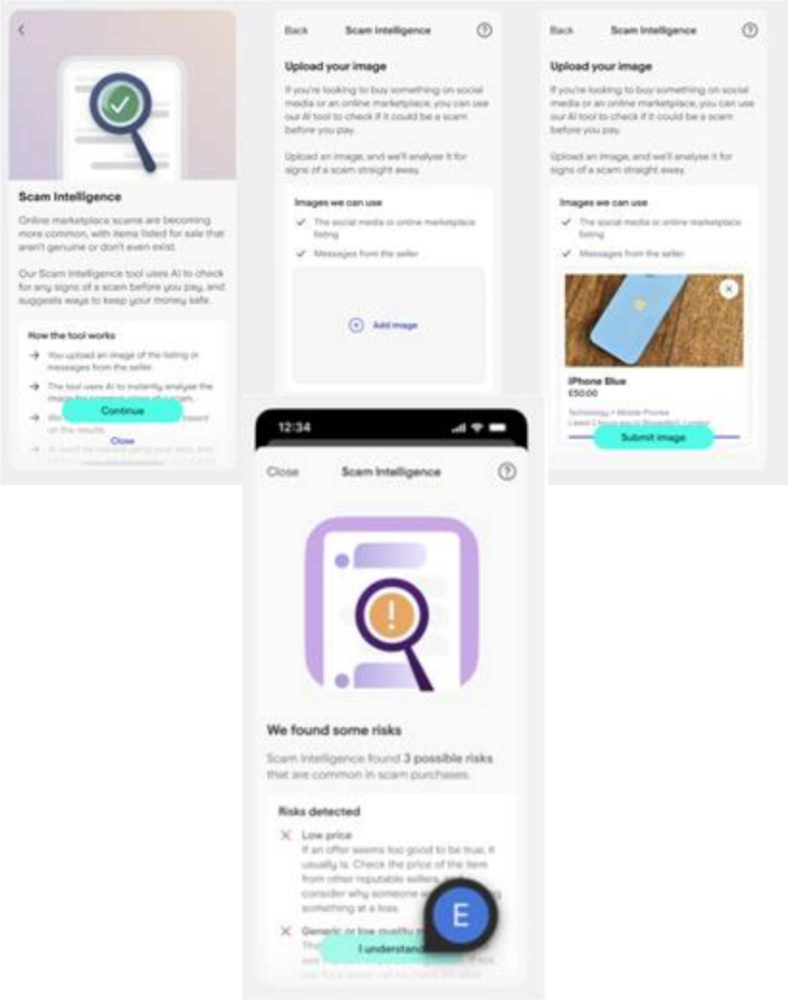
We want to take you through four use cases

Scam Intelligence
An AI tool to help customers check for potential scams

Star AI VC Detection
Analytics over our chats & calls with customers to detect indicators of vulnerability

Starling Assistant
An AI help tool that not only answers questions from customers but supports banking activity

Data Driven
Using data to spot indicators vulnerability from account transactions



Scam Intelligence

Scam Intelligence helps customers check that purchases on online marketplaces are genuine.

Customers will upload a photo or screenshot of a marketplace listing or conversation.

Then, our AI, will analyse these images for common scam signs – such as prices that seem too good to be true or unusual requests.

Specific warnings and advice tailored to the potential purchase, are then shared to help the customer make a more informed decision.

Our goal for Scam Intelligence is simple – to protect customers from scams and arm them with the knowledge they need to detect these schemes for themselves.

Lord Hanson, the Minister for Fraud called the tool “a great example of how AI can be used in the battle against fraud.”

Star AI VC Detection

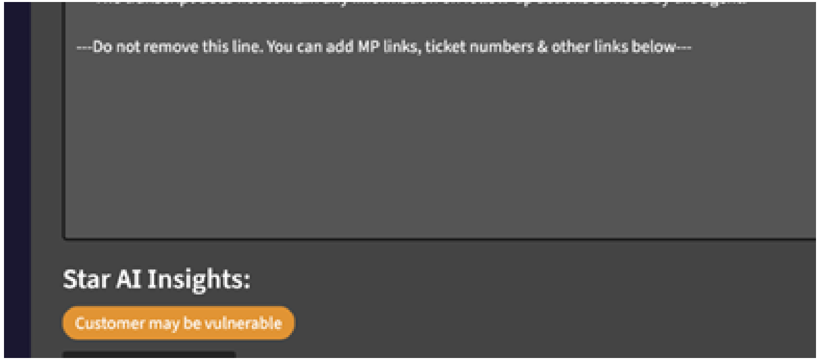
StarAI VC Early Detection Insights detects potential vulnerability disclosures made by customers during a call or chat.

If a transcript of an interaction contains words or phrases that indicate potential characteristics of vulnerability then an alert will show on the ‘Wrap Notes’ to signal to the colleague.

This helps identify where we may need to follow up with customers about their circumstances to establish the right level of support, ensuring we do the right thing for customers who may be vulnerable.

The model has been tested against thousands of conversations where we have reviewed model outputs and agent overview to verify the accuracy in detecting characteristics of vulnerability against FCA guidance.

If our colleague misses the indicator during the interactions then they have the ability to send a follow up support message and in-app chat to the customer.



Data Driven indicators are complementing our disclosure rates. Both sources of provide data to utilise in proactive support approach

Our understanding of Customers with Characteristics of Vulnerability comprises

1) Disclosure

- Continued increase of disclosure through improving visibility of disclosure options and improve ease of use for colleagues & customers

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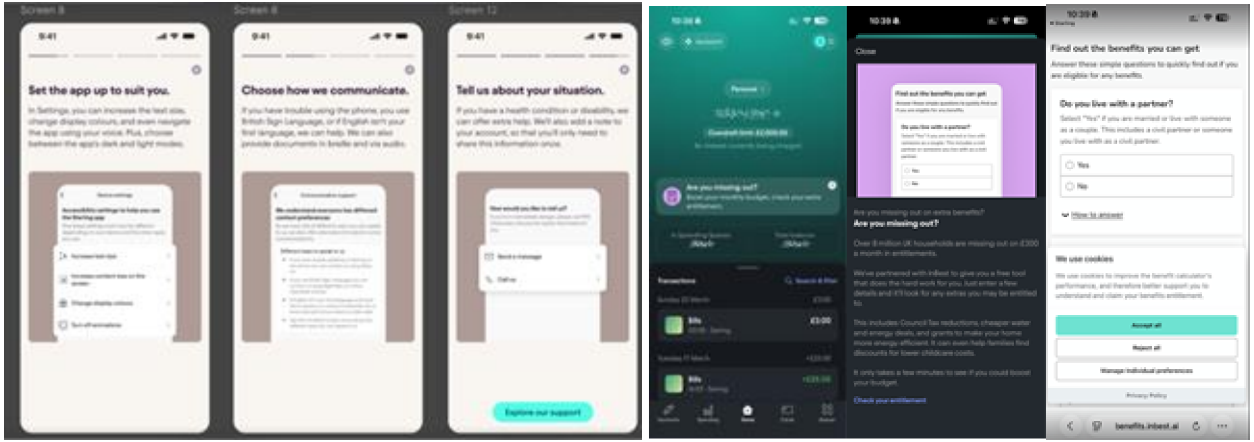
2) Data Driven

- Development of a data driven approach where account or customer data indicates characteristics of vulnerability

We see that both sources provide opportunity to proactively offer signposting & support interventions

Proactive	Leverage Data indicators to engage with customers about their situation through nudges & prompts in the app with potential for proactive outreach
Responsive	When customers engage us or where we need to engage customers enhancing improving our understanding of their situation to tailor approach



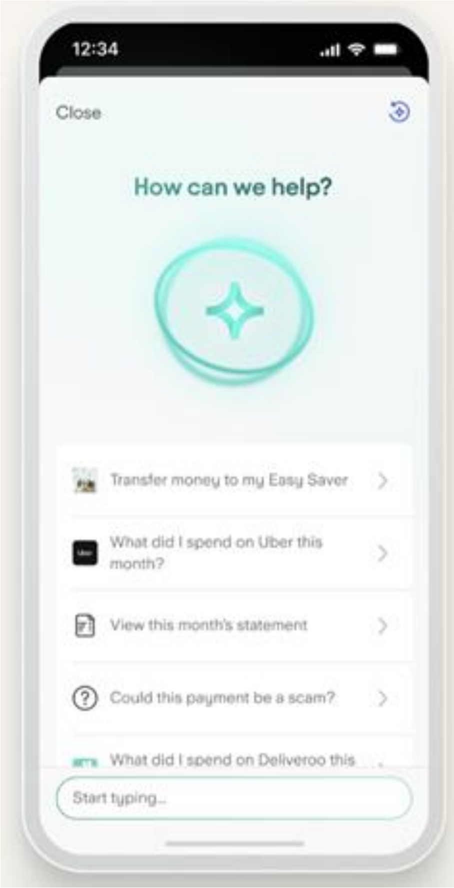
We have guardrails in place governing how & for what purpose we use our vulnerability data

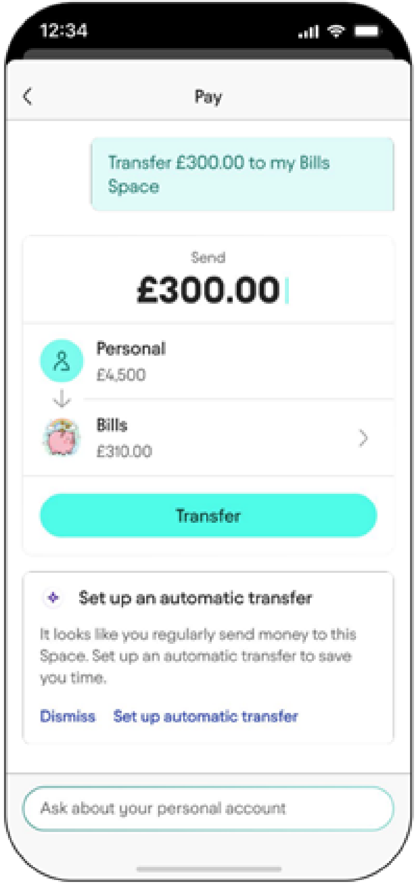
Starling Assistant

- Leverages agentic AI to help customers budget, query spending, manage their money and access tailored support
- Built to develop financial literacy skills, improve accessibility and streamline money management
- AI Assistant can complete basic tasks for the customer, as well has respond empathetically and get the customer to our specialist support teams

"This seems like a really modern and useful thing...it's going to simplify banking tasks that would normally require you tapping, going through menus, doing complicated things."

(Inclusive Design Panel
Lived Experience member)



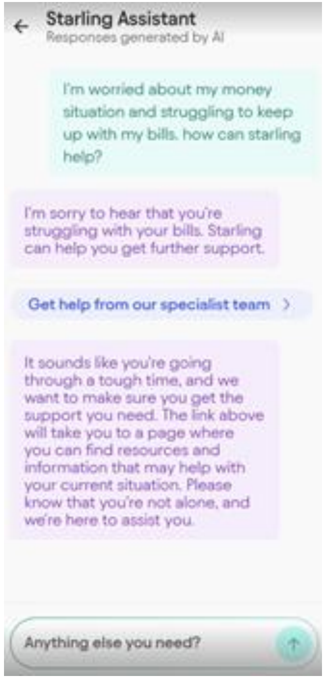


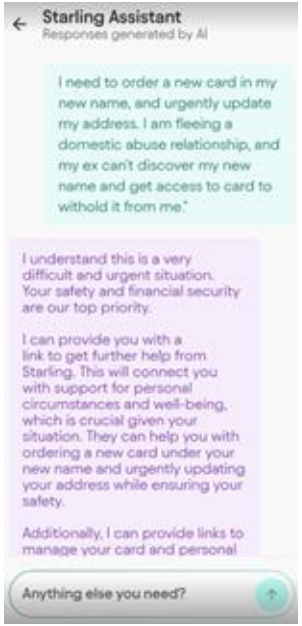
Starling Assistant

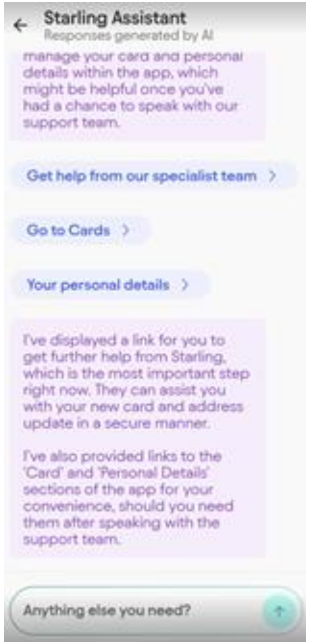
Testing to ensure its as good as our best colleagues and developing principles for Starling Assistant to follow to ensure Vulnerability disclosures are supported

Prior to launch we undertook a number of scenario tests in Starling Assistant to ensure that **Starling Assistant is effectively recognising potential customer vulnerability** and the **Starling Assistant is adjusting its tone and offering relevant help.**

Our VC Strategy team continue to support the project as it develops new capabilities







Thank you.