Voyager CX
BY VOYAGER IT

BANKS & FINANCIAL INSTITUTIONS

A STORY OF DASHAIN WEEK

The customer a bank knows is the one who stays.

How a bank turns every request, every counter and every worry into service that feels personal, operations that run on a clock, revenue earned responsibly, and a bond that holds when a scammer calls.

Try it live, now

Scan for a 15 or 30-minute demo on autopilot. Ask anything. No meeting needed.

SERVICE · OPERATIONS · REVENUE · RELATIONSHIP

WHAT IS VOYAGER CX?

One platform that listens to every customer, remembers them, and acts.

Voyager CX is one platform for a bank's customer requests, service, compliance screening, engagement and growth on every channel, with AI that helps and people who decide. Money moves only where the bank switches it on.

EVERY CHANNEL · ONE MEMORY · YOUR BRAND · AI ON YOUR SIDE · ENGLISH AND NEPALI

WHY YOU NEED IT NOW

Why banks in Nepal need it.

1. **Customers already live on WhatsApp**
   They ask in the app, on WhatsApp and by phone, in English and Nepali. The bank needs one place to answer.
2. **Festival and salary queues**
   Dashain and Tihar fill the branches. Requests and tickets from home keep people out of the line.
3. **Scam season is every season**
   Customers are alone with a fake message at night. The bank must warn them and call back.
4. **Compliance load keeps growing**
   PEP, former PEP and sanctions checks and goAML drafts need time that people should spend on real cases.

WHAT YOU GAIN

The benefits, from the first month.

- **Requests that never get lost**
  Every request has a named handler, a promised time and a tracker the customer can see.
- **Shorter branch queues**
  Queue tickets from home and a cockpit that says where to open more counters.
- **Fewer false alerts**
  Screening shows matches side by side so the team works the names that matter.
- **Offers that fit**
  Offers are checked against what the customer can afford, and leads are called on time.
- **Protection against scams**
  "Was this you?" alerts, a card freeze in one tap and a call back by a person.
- **One memory, every channel**
  WhatsApp, SMS, phone, app and social media land in one inbox with one history.

HOW YOU WILL KNOW

We measure it with you, from the first week of the pilot.

SERVICE
Requests without a chase
How many requests end inside their promised time, and how many customers had to ask where theirs was.

OPERATIONS
Counters that match the crowd
Waits at the busiest hour, requests late by branch, screening alerts that needed a person.

REVENUE
Offers that fit
Leads called inside the promise, offers taken, and applications finished without a second visit.

RELATIONSHIP
Trust under pressure
Alerts answered, scams stopped before payment, and unhappy customers called back in time.

Do it from home. Visit the branch only to collect.

The best service is the kind the customer never has to chase. The bank meets Sita on her phone, in her language.

	YESTERDAY	WITH VOYAGER CX
SERVICE	A queue at New Road to ask for a letter, a form to collect foreign cash, a call to find out where a request is.	Every request asked in the app or on WhatsApp, followed step by step with a named person and a promised time. The queue ticket is taken from home.
OPERATIONS	Requests in folders, late files found by the customer, counters staffed by habit, screening that drowns the team in look-alike names.	Every request owned and on a clock. A cockpit that says open two more counters before the Dashain rush. Screening that saves time for the names that matter.
REVENUE	The same offer to everyone, a loan the family cannot carry, shopkeepers and traders onboarded on paper.	Offers checked against what the customer can afford, leads called inside a promise, merchants approved on a checklist. Money moves only where the bank switches it on.
RELATIONSHIP	A scam call at night and a customer alone with it. A complaint that becomes a line on a monthly report.	"Was this you?" the moment a card payment looks wrong, a warning to clients when a scam goes round, the unhappy customer called back by name.

SERVICE

MONDAY · 07:30 · WHATSAPP · KATHMANDU — 01

She asks for a letter. She sees where it is.

Sita needs a balance letter for a visa. On WhatsApp she asks, and the request lands in the catalogue with the fee and the time promised. A tracker shows each step and who handles it. She downloads the signed letter after a code.

Service catalogue · Request tracker · Signed PDF letter · Step-up code

WEDNESDAY · 12:10 · DASHAIN WEEK — 02

Cash for the family visit, her place in the queue.

Her brother is home from Doha for Dashain. She asks the app about foreign cash and sees the rate locked and which branch holds it. On Thursday she taps "take my queue ticket" on the bus and sees her place at New Road.

Foreign cash ahead · Queue ticket from home · QR at the counter · Documents from vault

OPERATIONS

TUESDAY · 08:05 · NEW ROAD BRANCH — 01

Bikash opens one screen and is told what to do.

Two of his four tellers are on festival leave. The cockpit shows no charts. It says: open two more counters between 11 and 13, the Dashain salary rush is coming. One click tells the branch managers, Baneshwor and Pokhara too.

Operations cockpit · Staffing forecast · One-click actions · Daily digest

TUESDAY · 10:30 · SERVICE DESK — 02

Late work comes to the top, before the customer calls.

The request queue shows urgent and late items first, each with its promised time. A stop-payment is overdue. Bikash gives the oldest late items to a named colleague, and the customer is told who now handles it.

Requests with deadlines · Card disputes · Where requests pile up · Reassign in one click

Every channel, one inbox

Customers reach you the way they already talk. Each conversation lands in one inbox, with the same assistant answering first, the same memory, and a person whenever it matters.

WhatsApp
The bot answers at once: points, offers, bookings, requests, complaints. A person takes over in the inbox when needed.

SMS
Two-way SMS: surveys, reminders and replies, on any phone, with no data needed.

Web chat and social
Website chat, Messenger, Instagram Direct, Telegram, Viber and LINE: the same assistant, one inbox.

Your own app
iOS and Android in your brand: notices, offers, bookings, requests and the chat in one place.

Kiosk, QR and e-mail
A tablet survey that works offline, a QR on every receipt or room, and e-mails that become requests.

USSD
For basic phones: menus that work on any network, in English or Nepali.

The phone line
An AI voice assistant answers your number, day and night. It helps from your knowledge and data, transfers to a person for complaints or when asked, takes messages and books callbacks after hours, records with notice, and makes reminder calls. It connects through a Twilio number today; a SIP link to your own PBX is next.

WORKFLOWS THAT DO THE WORK

People, AI agents and robots in one process.

Every step has a performer: a person approves, an AI agent drafts or decides within its tools, a robot types into an old system, or the system sends and records. A step can start manual and become automatic later; when the machine is unsure, a person takes over.

- **Manual** with a suggestion
- **Assisted** AI prepares, a person confirms
- **Automatic** people on exceptions
- **With fallback** a person when unsure

HOW IT WORKS · GROWING THE BUSINESS

Earn it responsibly. Offer only what she can carry.

Be there the night someone tries to take her money.

REVENUE

THURSDAY · 11:00 · APP · POKHARA — 01

Opening an account without queueing.

A Lakeside shop owner in Pokhara starts an account in the app: her details, citizenship card front and back, a selfie and a typed-name signature. Staff review the file in a queue. If a check is unsure, the verification agent hands it to a person.

Account application · ID and selfie · Staff review queue · Verification agent

SATURDAY · TIHAR · FOR YOU — 02

A festival offer, only if there is room for it.

Before Tihar the bank offers Sita a small festival loan, checked against what she can afford. If there is no safe room, there is no offer. If she taps "I'm interested", a lead is made and a banker calls inside the promise.

Offers for you · Affordability check · First-contact promise · Reels and banners

RELATIONSHIP

DASHAIN EVE · 22:10 · SMS AND APP — 01

"Was this you?" before the money is gone.

An online card payment of Rs 48,000 looks wrong. The alert names the shop and the amount, and says the bank never asks for a PIN or a code. Sita taps "no". The card freezes, a dispute opens, an urgent call-back is booked.

Was this you? · Freeze in one tap · Dispute opened · Urgent call-back

SUNDAY · 21:30 · PHONE LINE — 02

A call answered at night, by a voice that knows the bank.

Sita's mother rings in Nepali, worried by a message saying her account will close. The AI voice assistant answers, explains it is a scam warning the bank has sent, and books a call from a person, who rings at nine next morning.

AI voice assistant · Call-backs · Scam warnings · Notice with consent

Social media on autopilot

- **A plan every week** from your goals and Nepal's calendar (Dashain, Tihar and more), in your brand's voice, with pictures from your brand kit.
- **Posts** to Facebook, Instagram, TikTok, LinkedIn, YouTube and Google, approved first, then automatic within limits.
- **Every comment answered** within your rules; complaints go to a person; messages sorted into sales, service and spam.
- **Boosts** created paused, approved, capped and tuned hour by hour. Every lead keeps the post it came from.

> *"Dashain ma card replace garna dherai din lagyo, kasle herne?" answered in minutes, with a link to book.*

Hear everything said about you

- **Voice of the customer 360:** surveys, social comments, reviews, messages and web mentions in one picture.
- **Read for tone, topic and complaint**, in English and Nepali, linked to the place and the person.
- **One signal, not four:** the same topic across channels becomes one case with an owner and a deadline.
- **Results you can trust:** reach, tone, spend and cost per result, with "not enough data" said plainly.

> *The same worry on Facebook, WhatsApp and the phone becomes one case, owned by one person.*

ON AUTOPILOT

Three flows run day and night; a person decides what matters.

The world comes in

Social media → the bank

21:10 · FACEBOOK
"Khata kholna branch jana parcha?" Can I open an account without going in?

AI · GROWTH AGENT
Answers within the bank's rules, in English or romanised Nepali, and sends the link.

PERSON · 09:00 · SALES DESK
Loan questions go to the growth inbox, complaints to care, spam aside.

The customer speaks

Customer → the bank

07:30 · WHATSAPP
"I need a letter confirming my account for a visa."

AI · UNDERSTOOD
The words become a balance-letter request with its fee and its promised time.

PERSON · OWNED AND TIMED
Assigned to a named officer on a clock. Late items rise to the manager.

The bank reaches out first

The bank → the customer

AI · CARD PAYMENT LOOKS WRONG
"Was this you?" in the app and by SMS. A "no" freezes the card and opens a dispute.

AI · SCAM SEASON WARNING
A warning goes to clients, written once and sent with consent.

PERSON · THREE DAYS BEFORE
A reminder of the instalment, and a notice when a rate changes.

> Know the customer. Keep the promise. Stay the bank she calls first.

Sita Sharma
Customer · remittance family

Bikash Maharjan
Branch manager · New Road

Kabita Rai
Compliance officer

Anil Shrestha
Head of digital and CX

Himalaya Digital Bank is the demonstration organisation behind the QR code. Names and stories are illustrative; what they do runs in Voyager CX today.

WHY VOYAGER CX

The advantages: why this, and not five separate tools.

One platform, not five tools
Feedback, chat, social media, loyalty, the app, operations and AI in one product, with one memory and one audit trail.

Made for Nepal
English and Nepali (Devanagari and romanised), rupees, Dashain and Tihar, and a Voyager IT team in Kathmandu.

AI included, not extra
Answers from your own data first. No paid AI is required; bring the model you choose, or run your own.

Your brand everywhere
Your own app, chat, kiosk, messages and receipts carry your name, not ours.

Your cloud or your servers
Hosted by us, or in your own data centre in Nepal, with bank-grade security and every action audited.

Try first, pay later
See it live today from the QR code, then a pilot in one place, measured together, before you decide.

AI ON YOUR SIDE

An AI colleague for every person, grounded in your organisation.

Shreeyansi, the presenter
Runs live demos on autopilot and trains your own staff, role by role, by voice or text.

Ask the memory
One memory of policies, cases, decisions and documents. Every answer names its source, and each person sees only what their role allows.

The AI with an e-mail address
Copy the assistant on any e-mail. It files the message, opens the request, drafts the reply and follows up.

Ask your data
Ask in plain words, such as “which branch slipped this week, and why?”, and get the answer from your own numbers.

No paid AI needed
Answers come from patterns, search and your own knowledge first. A model is optional: the one you choose, or none.

Your own AI, on your servers
An in-house model in your data centre, and AI on the phone itself, so conversations never have to leave the building.

EVERYTHING INCLUDED

One product. Switch on what you need.

Listen
- ✓ Surveys on the kiosk, QR, web, WhatsApp, SMS, e-mail and app
- ✓ Survey flow designer with conditions and a share step
- ✓ Social listening and Voice of the customer 360
- ✓ Reviews brought in, with sentiment in many languages

Act
- ✓ Alerts and alert rules
- ✓ Inbox and cases with service levels
- ✓ Corrective actions with before-and-after
- ✓ Morning briefing, priorities and forecasts

Grow
- ✓ Loyalty, tiers, points and vouchers
- ✓ Personal offers proven against a control group
- ✓ Campaigns, audiences and occasions
- ✓ Digital business cards that capture leads

Social media
- ✓ Growth agent: plan, write, post and reply
- ✓ Facebook, Instagram, TikTok, LinkedIn, YouTube, Google
- ✓ Boosts with approval, spend caps and an optimiser
- ✓ Tracked links, landing pages and leads

Run
- ✓ Requests with an approval matrix (DoA)
- ✓ Leave, shifts, meetings and decisions
- ✓ Budgets, purchase orders, assets, policies
- ✓ Workflows with people, AI agents and robots

Connect
- ✓ Tool Studio: connections, actions, processes
- ✓ API gateway: publish processes as APIs with keys
- ✓ Signed webhooks, OpenAPI, tools for AI agents
- ✓ Power BI feed and exports

Trust
- ✓ Single sign-on and two-step sign-in
- ✓ Roles down to each page and action
- ✓ Data separated per organisation
- ✓ Tamper-evident audit trail and e-mail security

Your way
- ✓ Our cloud, or your own servers
- ✓ Releases that roll back by themselves
- ✓ Nightly verified backups
- ✓ English and Nepali, and more languages, no code

For banks
- ✓ Service catalogue with fees and promised times
- ✓ Request tracker with a named handler
- ✓ Branch and ATM finder with live waits
- ✓ "Was this you?" and scam-aware payments
- ✓ Sanctions and PEP screening, Devanagari too
- ✓ Nepal AML: every PEP and former PEP for 5 years
- ✓ goAML drafts, filed by a person
- ✓ Money movement where the bank switches it on

Open the live demo

Try it now, procure later.

Scan the code and you are inside Himalaya Digital Bank, live. Shreeyansi, our AI presenter, guides you on autopilot; stop her and ask anything: a director's question, an IT question, a money question.

15 min the highlights · 30 min the whole story · ? ask anything · 90 days to a measured pilot

TALK TO A PERSON
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