# AI Companion for Financial Services

Financial service institutions have the potential to greatly benefit from Zoom AI Companion, from helping boost employee productivity to operational efficiencies to increased customer satisfaction.

According to Accenture's recent report about banking trends and artificial intelligence (AI), it analyzed operational efficiency and indicated a potential boost in productivity by **22-30%**. So, how can your institution collaborate, communicate, and get work done more efficiently?

## Data retention, residency, and privacy controls for your business

The financial services industry has unique compliance, security, and privacy requirements governing the use of AI. The resources below were developed to help you understand how Zoom AI Companion's data protection and privacy features address your compliance obligations:

→ A legal and compliance guide to Zoom AI Companion

→ Privacy and Security Whitepaper

When it comes to data retention, Zoom provides various controls to manage the retention schedule of AI-generated summaries and intermediate files such as transcripts. For example, customers can choose how long meeting summaries can be accessed in the Zoom Web Portal, who can access them and whether to allow audio transcripts to be retained (transcripts are important to support AI Companion Meeting features such as generating content within Zoom Docs or asking meeting questions after a meeting ends).

- If your organization has specific legal or compliance requirements for AI-generated content, you might consider Zoom's Zero Data Retention (ZDR) option, which immediately deletes inputs used to provide an AI Companion meeting summary after it has been created.
- Note, If you choose to use ZDR, people in your organization won't be able to use some of the functionalities offered by Zoom Docs and AI Companion 2.0.

With Zoom Customer Managed Key (CMK), customers can provide their own key to encrypt various types of content generated by Zoom AI Companion. If additional control over data processing for generative AI features is important to your organization, you may choose to limit AI processing with the Zoom-hosted Models Only (ZMO) setting, which limits the models used to provide AI Companion features to only those that Zoom hosts. When this setting is enabled, customer content will not be sent to third-party artificial intelligence model providers.

For further information on AI Companion features across all Zoom products, please visit the Zoom AI Companion Onboarding Center

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## Supporting communication compliance

The financial services industry operates under strict regulatory frameworks that mandate specific controls over communication data access, retention, and security.  Zoom AI Companion is designed to support customers with their compliance obligations by offering the following features that help enable financial institutions to archive and manage access to certain AI-generated data:

- **Meeting media and transcript Archiving:** archive transcripts generated during meetings, ensuring critical discussions are preserved for auditability and regulatory review.
- **Meeting Summary Archiving APIs:** archive AI-generated meeting summaries in accordance with their regulatory retention policies.
- **Meeting Summary Report:** provides insights into AI Companion meeting summary usage to support internal audits and compliance tracking.
- **Email-Only Setting:** This setting restricts AI Companion meeting summaries to being shared exclusively via email Web Access Restriction Control: control access to meeting summaries via web links based on successful authentication or Zoom Device Manager (ZDM) registration status.
- **Custom AI Companion Disclaimer:** Allows admins to customize the in-meeting disclaimer for AI Companion to support regulated user communication compliance requirements

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## When AI Companion is most helpful

AI Companion is available to financial services professionals in nearly every corner of Zoom Workplace, from preparing for a meeting, performing research during a meeting, summarizing your webinars, helping you create content in Zoom Docs, and answering questions from customers and clients in Zoom Events.

For example, AI Companion can streamline communication with clients by analyzing transcript from a meeting between portfolio managers and creating detailed summary with actions, which can be refined and shared with the client and a broader team as needed. In another example, a mortgage broker can ask an AI Companion to outline steps for the mortgage process, for the client, pull current mortgage rates by main vendors and combine this information into a document, which can be used as a reference to guide the client through the process.

**Meeting, Phone, Team Chat, Whiteboard, Mail, Docs**

- Client collaboration and communication (meeting summary, post-call summary, voicemail prioritization, email compose, Real-Time Customer Insights, in-meeting Q&A)
- Customer and partner meetings (multi-language meeting summaries, translation, transcription)
- Daily departmental collaboration (summarize chat threads, chat with meeting summaries, quick schedule meetings)
- New product offerings (mindmaps, flow charts, compose messages)
- Go-to-market sales (customer meetings, doc creation, email compose)

**Webinars & Events**

- Recruiting events and virtual job fairs (meeting summary, post-call summary)
- Earnings calls (multi-language meeting summaries, summarize chat threads)
- Meetings for shareholders and board members (meeting summary, post-call summary)
- Company All Hands (meeting summary, post-call summary, ask questions during the event)

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# ▣ Meetings

## Meeting summary

This feature is great for meeting with multiple stakeholders, such as analyst meetings, M&A meetings, and client discussions, where written summaries and "catch me up" are necessary with conflicting schedules or last-minute changes. When you use meeting summaries instead of manually taking meeting notes, you can save time and stay more engaged with a client.

- The meeting hosts will automatically get a summary that they can edit and share. This is especially useful for client onboarding.
- Hosts can also choose to automatically share unedited summaries with attendees by email or in the dedicated Zoom Team Chat channel.
- Share out automatically generated action items with other attendees.
- You can view and manage your saved meeting summaries in the Zoom web portal.
- You can also choose how to share meeting summaries, like by email, Team Chat, or not at all.
- APIs can be used to capture and report on all Meeting Summaries created in an account. Edited and deleted events can also be captured and stored.
- Meeting summaries can also be archived for compliance purposes
- To automatically turn on for every meeting you host, enable automatic summary in the Zoom web portal.
- When you're not the host, you can still send a request to the host to turn on the AI Companion meeting summary.

## Meeting questions

This is great for large meetings, regular weekly or monthly meetings where clients might have conflicts and arrive late, or meetings about complex financial planning or analysis topics.

- When the host makes meeting questions available, meeting participants can ask a question in the side panel.
- Participants can ask questions about what's happened in the meeting so far, such as:
  - "What's been discussed so far?"
  - "What did [specific person] just say?"
  - "Has anyone mentioned me?"
- These questions are private between the asker and AI Companion.
- If the host doesn't turn on meeting questions at the start of the meeting, any participant can request that it be turned on.

## Smart recording

This is great for client meetings, board meetings, employee onboarding, training sessions, and for addressing compliance and regulatory requirements.

- Client Meetings: Record meetings with clients to help document discussions, agreements, and follow-up actions accurately. This is particularly useful for compliance and auditing purposes.
- Compliance and Regulatory Requirements: Financial institutions can record calls and meetings to meet regulatory requirements, helping to document and make all communications accessible for audits.

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**Save, edit, and share smart recordings**

When you save your meeting recordings to the cloud, you can organize your cloud recordings into smart chapters, isolate important highlights, identify action items, and provide data about their presentation performance.

**When to use smart recordings**

- Save your meeting recordings to the cloud and AI Companion will organize them into smart chapters.
- Pull out important highlights from your recording and share them with colleagues or cross-functional partners

**Get the most out of smart recordings**

- Before you can use smart recordings, you need to have cloud recordings, audio transcripts, and smart recordings turned on in the Zoom web portal.
- In your cloud recording, edit the audio transcript and recording highlights.
- Adjust, save, and share your recording highlights.
- Edit smart chapters and smart chapter overviews.

**Virtual backgrounds (US only)**

With this feature you can generate professional and thematically appropriate virtual backgrounds with the pre-existing prompts or with your own ideas.

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## 💬 Team Chat

This is great for collaborative teams that need to work together quickly when composing Team Chat messages or catching up on Team Chats.

### Team Chat compose

- If you're not sure how to respond to a chat, let AI Companion write the first draft of your message.
- After AI Companion gives you a draft, you can make it longer or shorter, change the tone, and edit it with your own flair before you send it.
- If the generated draft isn't quite right, click "try another".

### Thread summary

If you've been busy with clients or in other meetings and you have a lot of new messages in Team Chat, you can summarize those threads with AI Companion to catch up quickly.

Use when you're away for extended periods of time, such as:

- Catching up on messages from colleagues in different time zones
- Getting an understanding of what you missed while you were on vacation

### Quick schedule

When chatting with someone in Team Chat, you'll be prompted to schedule a meeting if someone suggests one.

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# 📞 Phone

This is great for customer support, internal calling systems, and secure SMS text messaging.

You can use AI Companion to:

- Generate summaries and next steps of your phone conversations.
- Send you a list of action items from a voicemail and which voicemails you should prioritize.
- Summarize your SMS threads.

## Get the most out of Zoom Phone with AI Companion

- Get easy updates on an entire SMS thread when you use Zoom Phone SMS thread summary.
- If you're on a phone call and want to start a summary from that point, click Summarize on the dial pad (call summaries are currently only available in English).
- AI Companion can summarize a list of tasks for you alongside your voicemail transcript.

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# 🎟️ Events

This is great for hosting virtual and hybrid events, including large conferences or internal events.

## Image generation

- Built right into your workflow: Let your imagination run free and create realistic or abstract images that can be leveraged across your event setup process.
- Created by AI, controlled by you: All AI-generated assets are reviewed and managed by the event host before they're published to the Zoom Event page, ensuring the images are a perfect fit for your brand and event.
- Included with Zoom AI Companion: Available at no additional cost to all paid accounts and all Session and Event licenses with AI Companion enabled at the account level.

## Smart compose, email compose, chat compose

- When you create a new event, you can compose content, such as event descriptions, session descriptions, speaker bios, lobby announcements, and more.
- Generate email content, subject lines, titles, and calls to action, using context from your Zoom Events description or providing a more specific prompt.
- Event participants can use AI Companion to compose chat messages for the lobby chat.

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# 📄 Docs

This is great for cross-team collaboration projects, individual project planning, or managing meeting agendas.

You can use Zoom Docs to:

- Take notes, manage projects, and share information with your peers
- Create data tables, organize information, and display data in different views.
- Manage repositories in a wiki format, containing multiple documents in a single space.

## Content generation and revision

- If you're not sure where to start, have an AI Companion write an outline or even a first draft.
- Create a doc directly from a meeting summary or transcript, prompting AI Companion to detail exactly what kind of document you're looking for.
- Stop sharing screens and start sharing documents. When you share a Zoom Doc in a Zoom Meeting, anyone in the meeting can immediately collaborate on the document, or follow your cursor if that's what you prefer.
- To quickly activate AI Companion in Zoom Docs, press **/ + Enter** or **Return** on your keyboard. Enter your prompt and press **Enter** or **Return** again.

## Summarize

- Summarize long sections of text within your Zoom Doc or import content in a summarized format.
- Change the results to be longer, shorter, or different in tone.
- Replace what you're summarizing or insert it below to see how your versions change as you edit.

## AI templates

- Convert content into an appropriate format using a template.
- Take existing information, like a meeting summary or a document, and convert it into the format you want with an AI template.

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