

Tech Talk 1:
**How to Create a Digital
Relationship Banking
Experience**

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Agent IQ

#FXT24



Agent IQ

Relationships beyond the branch

The Agent IQ digital
relationship banking solution

Experience FinXTech 2024 TechTalk



***Relationships are the asset
that keep you competitive.***

Translating those to the digital world is **challenging**

Branch banking



Digital banking



Transactions

- Mostly doing well
- Still some work on account opening, loan application etc

Customer Support

- Customers are frustrated
- Call centers are overwhelmed
- Support costs are escalating

Financial Guidance

- Relationships are lost
- Loyalty declines
- Unmet needs are not identified
- Customers turn to Google for help

Customers are asking:

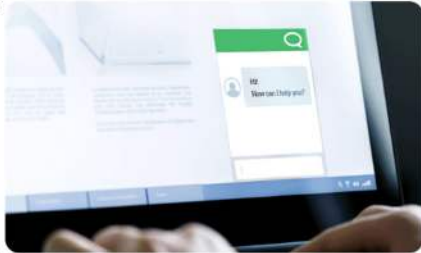
“Why can’t I talk to my banker the way I talk to my friends?”



Digital engagement that goes beyond support

Transactional support

Solutions for simple problems



- Web chat
- SMS

Multimedia support

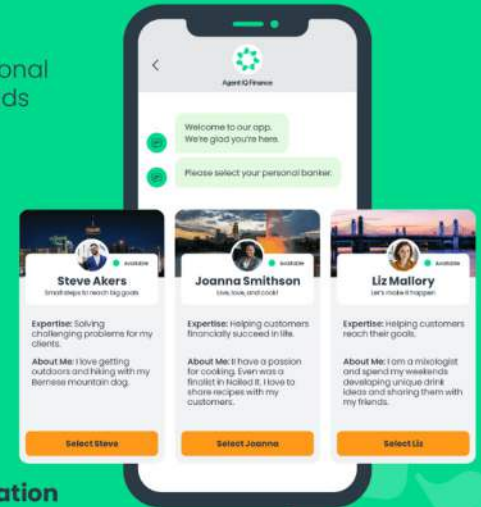
Additional engagement options for more complex problems



- Video chat
- Co-browsing
- Chatbot / AI

Relationship banking

Ability to have personal, persistent, and bi-directional communication that builds trust and loyalty



- Personal banker
- Persistent communication
- Proactive outreach
- AI support and insights

The 4 pillars of relationship banking

1. Personal

Create a one-to-one relationship between customer and banker as a single point of contact. Subject Matter Experts can be invited to conversations as needed.



2. Persistent

Conversation threads continue beyond sessions and context fosters a relationship-based model and loyalty.



3. Proactive

The relationship model allows for bankers to proactively reach out to their customers to seamlessly offer assistance.



4. Profitable

Conversations are analyzed and industry-leading AI provides insights into what customers needs are, opening opportunities to provide bespoke & timely solutions.



A solution for your entire ecosystem

Customers

Personal service for your customers when and where they need it, and an AI self-service that is always available.



- Personal banker
- Persistent conversations
- Video chat & co-browsing
- SME support
- Built-in AI self-service

Bankers

Make it easier and more efficient to be better bankers.



- Suggested responses
- Related documents
- Instant language translation
- Proactive outreach

Leadership

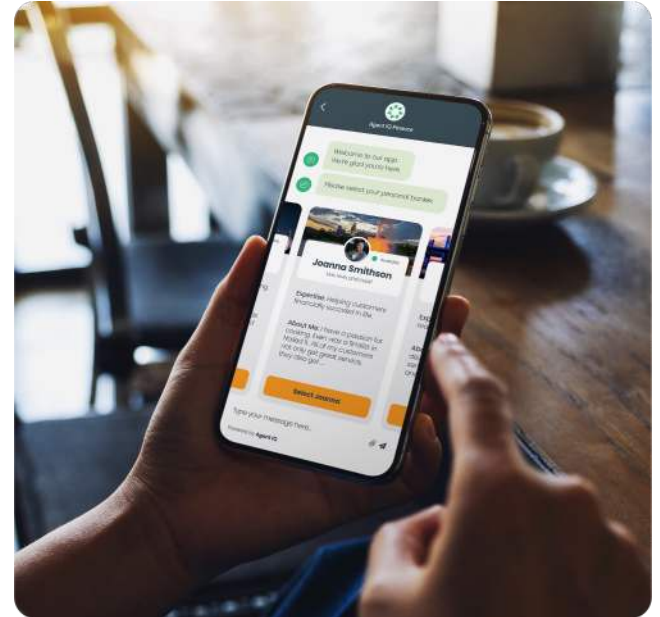
Unlock what's in the mind of your customers with AI-powered insights.



- Customer path insights
- Conversation topics
- SOC2-type 2 compliant

The digital **experience** that your customer demands

- Better customer experience and **deeper relationships**
- One platform with **flexible deployment**
- **Deliver 24/7 coverage** with a blend of self-service and personal banker support
- Achieve **significant cost reduction** with increased customer satisfaction
- **Expand revenue and grow product holdings** through personal, proactive, persistent service



Thank you!

