

Tech Talk 1:
**Virtual Agent as Front-line
Contact Center Generalist
Reduces Hold Times &
Improves Staffing at
United Bank**

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Directlink

#FXT24



Virtual Agent as a Front-line Call Center Generalist

Reducing Hold Times & Improving Staffing at the United Bank of Georgia (UnitedBank)



About Us

Directlink empowers community financial institutions to serve their customers with resources to achieve financial success with an emphasis on personalized self-service.

Our Products





About Me



 **directlink**

Co-founder,
Head of Product

S

Syracuse
University

Adjunct Professor
Data Science & ML

Focused on the intersection of AI & Financial Institutions

directlink Audio Banking with **Conversational AI**

Voice banking system offering 24/7/365 account access by phone ([Virtual Banker](#))

80% of banking inquiries pertain to only 20% of banking scenarios from



Customer Authentication



Account Balances & information



Transaction History



Payments & Transfers



Miscellaneous Maintenance



Dialog Management Solution



Integration Existing Phone Tech



Intelligent Routing & Dynamic Flow



Intuitive User Experience



FinTech Integrated Experiences



Demo:

Conversational AI



Banking as Usual

+40 Skills

+800 FAQs

+50% Automation Rate

+90% Recognition Rate

Point-based Applications



Payments & ACH



Card Maintenance



Integrated Authentication



Afterhours Support



About UnitedBank

Family owned and operated since 1905



Based in Zebulon, GA

A bank with strong community ties through 18 branches across central Georgia



History of Personalized Service

Emphasizes personalized interactions with a significant portion of customers preferring traditional banking methods



Adoption of Modern Technology

Forwarding thinking and early adopter of transformational technology – one of the first in the country to deploy ITM's



Call Center Operations

Until recently – staffed Sunday-to-Saturday 6AM-8PM; closed only 2 Holidays per year.

The Latest Challenge



Customer Call Volumes

Call volumes increased during and after COVID (45-to-55K monthly) and needed a way to relieve the call center pressure while maintaining personalized service to their customers.



Introducing SAM at UnitedBank

Launched 10/1/23

Hundreds of FAQs modeled as well as complex banking solutions, such as:



Authentication Scheme exactly mimics live-agent workflow



Balances for deposits & loans



Transaction History (with filtering)



Related and unrelated transfers, including loan payments



Direct deposits, overdraft inquiries

Deployed and managed in production by call center managers at United Bank:



100% of dialog is employee self-served



Sits in-front of agents to field all calls



Routes to 7 departments with configurable next-best-actions

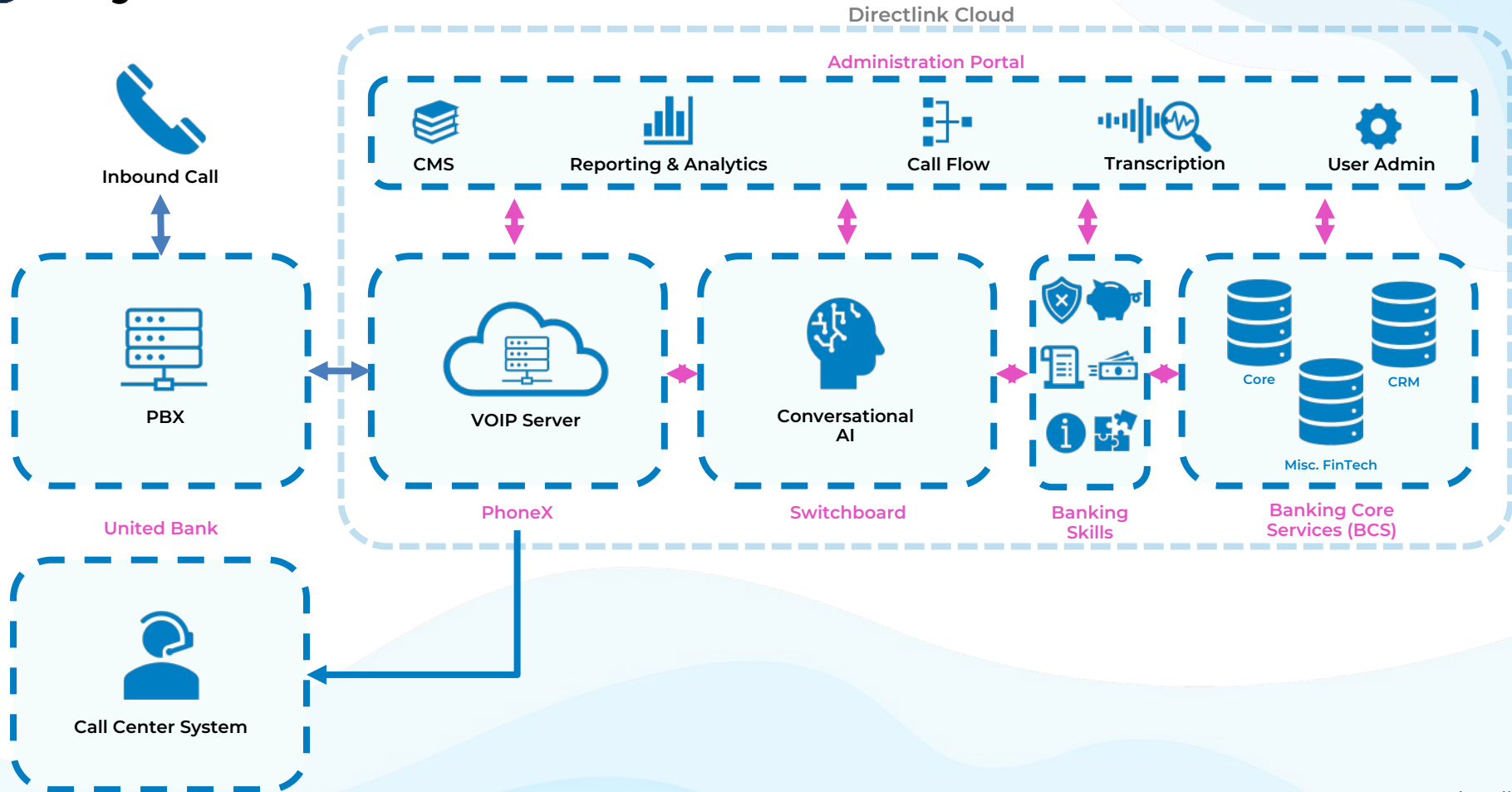


Learns from customers and delivers suggestions to managers (real-time)



Securely integrated with on-prem core and card processing systems

System Architecture



directlink UnitedBank Results

Bank Customer



24/7/365 Access

Access to real-time assistance for banking queries with **+10% increase in calls served with new calls overnight**



Reduced Hold Times

Hold times reduced to reach a live agent from **3.5 to 2.5 minutes**



Streamlined Transactions

Efficient handling of routine banking tasks, saving time and effort with **+90% recognition rate**

United Bank



Operational Efficiency

Automated routine inquiries and transactions – **1-in-3 out of every call to United Bank handled using AI**



Reduced Call Center Hours

United Bank is **reducing** weekend hours and **closed** its call center on Christmas Eve for the first time



Data Insights

Managers know precisely where customers face challenges and have self-service tools to **enhance the AI themselves**



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Thank You