

The Future of Community Banking

United Bank's Journey With Directlink





WHY CHOOSE DIRECTLINK?

We understand community banks and credit unions. Directlink is purposefully built to address the unique challenges and opportunities you face. Choosing Directlink is more than just adopting a platform; it's aligning with a vision - a vision of superior customer service, operational efficiency, and a commitment to pushing the boundaries of what's possible in conversational banking. With us, you're not just another client; you're a partner.

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OBJECTIVES

In an era of technological advancements and rising customer expectations, community banks face the critical challenge of blending technology with personalized service. As a leading conversational banking platform, Directlink provides a solution for institutions to maintain and enhance the customer experience without losing the community-touch.

This case study details our recent collaboration with United Bank of Georgia, illustrating how our platform is positioned to reduce contact center hours without sacrificing customer satisfaction.

THE CHALLENGE

United Bank was confronted with the intricate task of optimizing its contact center operations without compromising on its commitment to the community. Their contact center operates seven days a week for 13 hours each day, demanding significant resources and on-site staffing. The bank sought an efficient alternative that would echo the warmth and expertise of their live agents in their community. In essence, United Bank needed technology to serve as an extension of its values.



AT A GLANCE

Challenges

- Balancing efficiency with community values
- Aligning Virtual Banker workflows with live agents' processes

Benefits

- 60% of banking as usual requests automated in the first few weeks
- Offers customers a virtual banking option 24/7, enhancing accessibility while preserving community-focus

SOLUTION

With these goals in mind, Directlink developed a tailored, seamless, and community-centric experience for United Bank; a virtual banker with a voice and personality befitting of a live agent in their contact center. Leveraging advanced conversational AI technology, our platform enables real-time, hyper-personalized interactions. At the same time, the platform shifts seamlessly to a skilled live agent when needed.

ALIGNING WORKFLOWS

To ensure continuity and quality of customer experience, the Directlink and United Bank teams collaborated to design the AI Virtual Banker's skills to follow the precise workflow used by contact center agents. This not only streamlined the implementation process but also made the technology adoption more intuitive for both agents and customers. In the first 2 weeks of the program alone, customers engaged the virtual agent over 1,600 times for an average of 2min each. Of those, fewer than 20% attempted to transition away from the virtual agent, with +600 FAQs consulted and over 1,000 calls leading to the authentication workflow for balances, transactions, and transfers on their core.



TESTIMONIAL

The results we've seen in just the first few weeks of implementation are remarkable – over 60% of routine banking tasks automated and a substantial number of our customers are engaging after hours.

We've found a win-win partnership with Directlink, one that demonstrates the potential for community banks to thrive in the digital age without compromising their core values.

-Lori Tucker, Chief Experience Officer, United Bank



COMPREHENSIVE PREP

A thorough and multi-tiered testing strategy ensured the system's readiness for real-world application. Starting with internal testing at Directlink and United Bank, the process extended to contact center testing, in-branch testing, and finally, real-world testing with friends and family. Each stage served as a validation milestone, fine-tuning the system for efficiency and satisfaction.

ROLLOUT & IMMEDIATE RESULTS

Following testing and compliance validation, the Directlink platform was integrated with United Bank's on-premise JHA Silverlake banking core. In those first few weeks alone, Directlink's platform automated over 60% of typical banking requests. This significant achievement aligns with our rollout strategy, which commenced during nights and weekends. The next phase will witness complete integration into the contact center, providing customers with an AI option at all times.

CONCLUSION: A WIN-WIN PARTNERSHIP

Directlink's collaboration with United Bank exemplifies how community banks can successfully navigate the complex landscape of digital transformation. By combining the cutting-edge technology of Directlink with the community values of United Bank, we've established a blueprint for future success in the banking industry — a paradigm that champions efficiency without sacrificing community-focused service.

FIRST 4 WEEKS - OVERNIGHT (8PM - 7AM)

+3,200

Calls Handled by Virtual Agent

+60%

Banking Requests Automated

+1,600

Fully Authenticated (MFA) Calls

2X

Projected ROI - 12mo post go-live



ABOUT

Directlink is an all-in-one conversational banking platform designed for Community Banks and Credit Unions. Seamlessly transition from AI to human support, meeting real-time customer and member needs. Enjoy secure, compliant, hyper-personalized interactions while effortlessly integrating into your FinTech ecosystem for a superior customer experience.



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