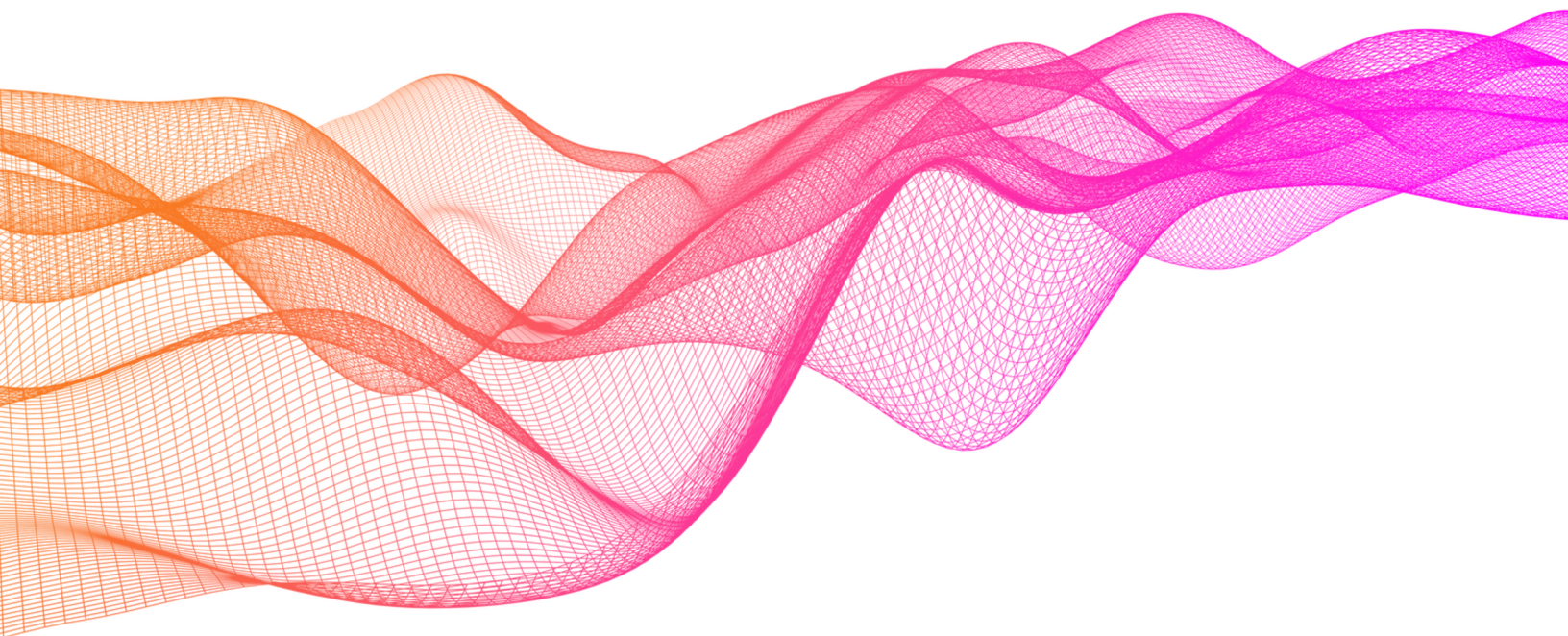


The Future of Community Banking

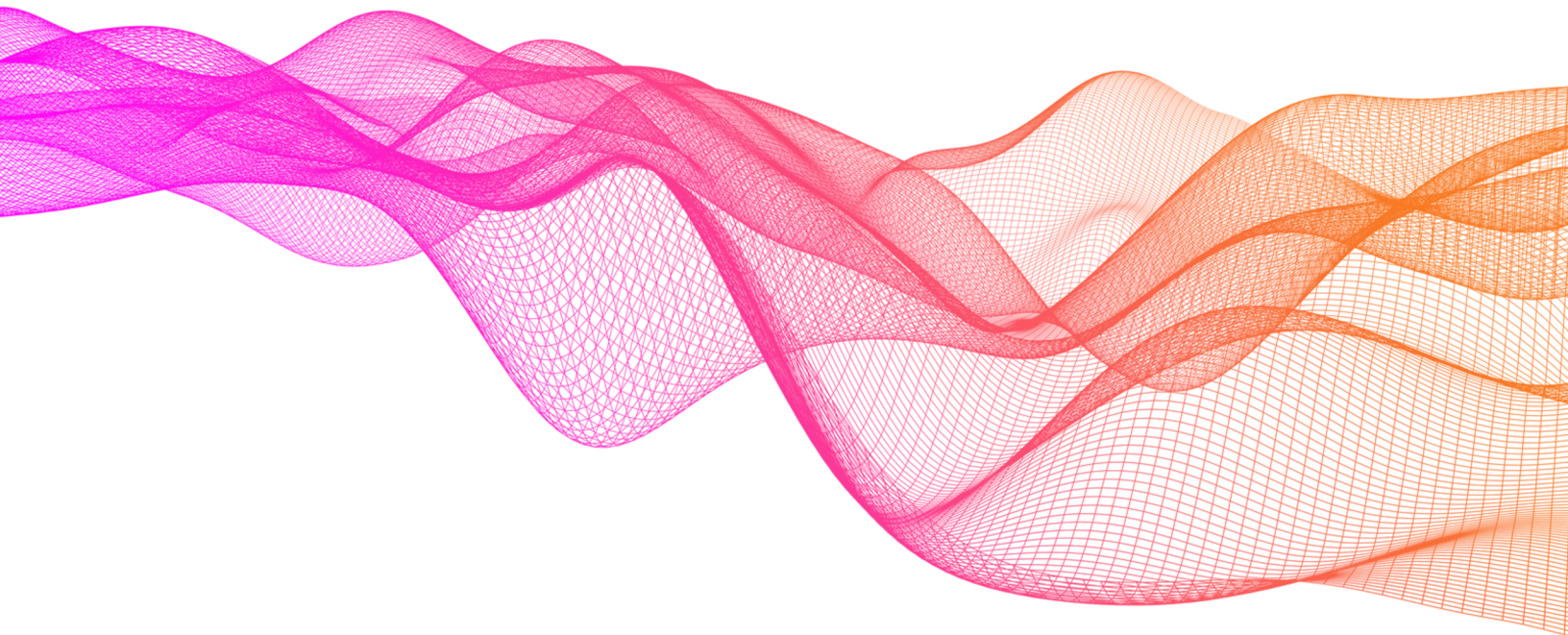
United Bank's Journey With Directlink





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.



The Future of Community Banking

United Bank's Journey With Directlink

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.



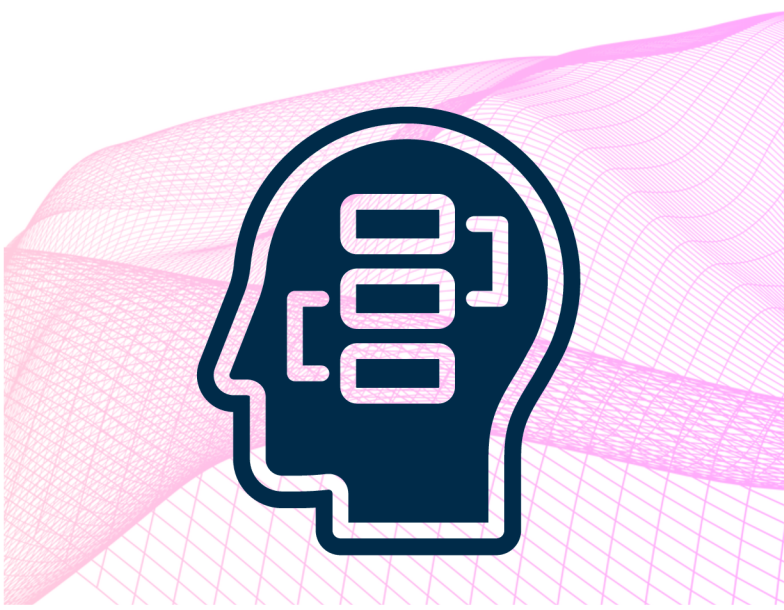
AT A GLANCE

Challenges

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

Benefits

- +40% of banking as usual requests automated after one year
- Offers customers a virtual banking option 24/7, enhancing accessibility while preserving community-focus

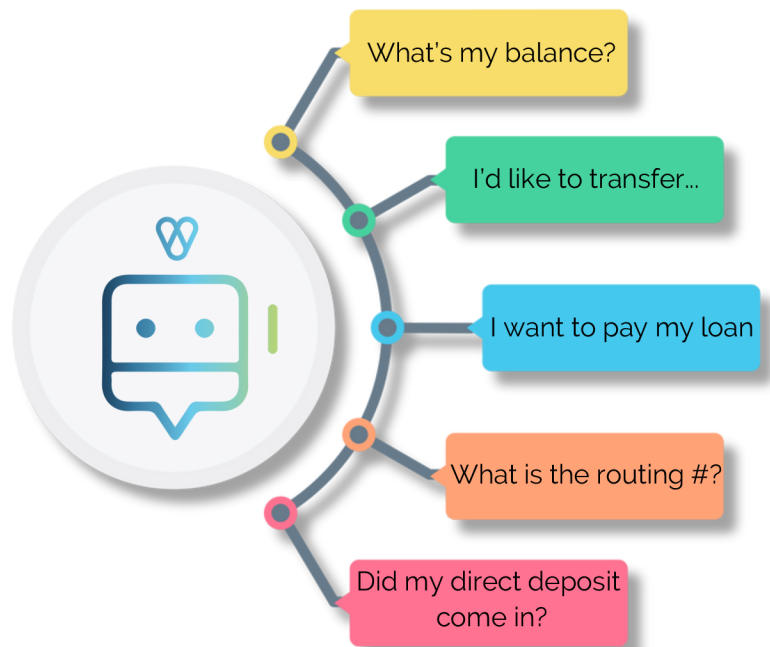


SOLUTION

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

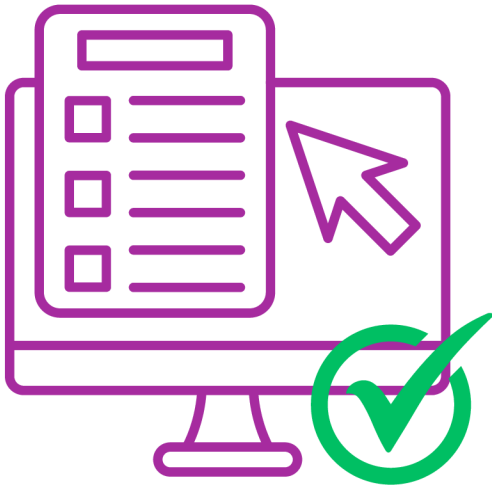
To ensure continuity and quality of customer experience, the Directlink and United Bank teams collaborated to design the AI Virtual Banker's skills to follow the precise workflow used by contact center agents. This not only streamlined the implementation process but also made the technology adoption 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

“After a year with Directlink, the impact has been exceptional. Our virtual agent now handles tens of thousands of calls monthly, automating a significant portion of routine banking requests and providing seamless service around the clock. This partnership has not only exceeded our expectations in operational efficiency but has also shown us how community banks can successfully embrace digital transformation while staying true to 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 YEAR

MON-FRI (2PM-6AM NEXT-DAY) | SAT-SUN (ALL DAY)

+30,000

Calls Handled by Virtual Agent/Mo

+40%

Banking Requests Automated

+20,000

Fully Authenticated (MFA) Calls/Mo

3X

Projected ROI - 12mo post go-live



Conversational AI for Voice Banking

Explore a suite of conversational AI solutions tailored to enhance your voice banking capabilities. From virtual assistants to advanced IVR systems, our platform delivers seamless customer interactions and drives operational efficiency.

Virtual Banker

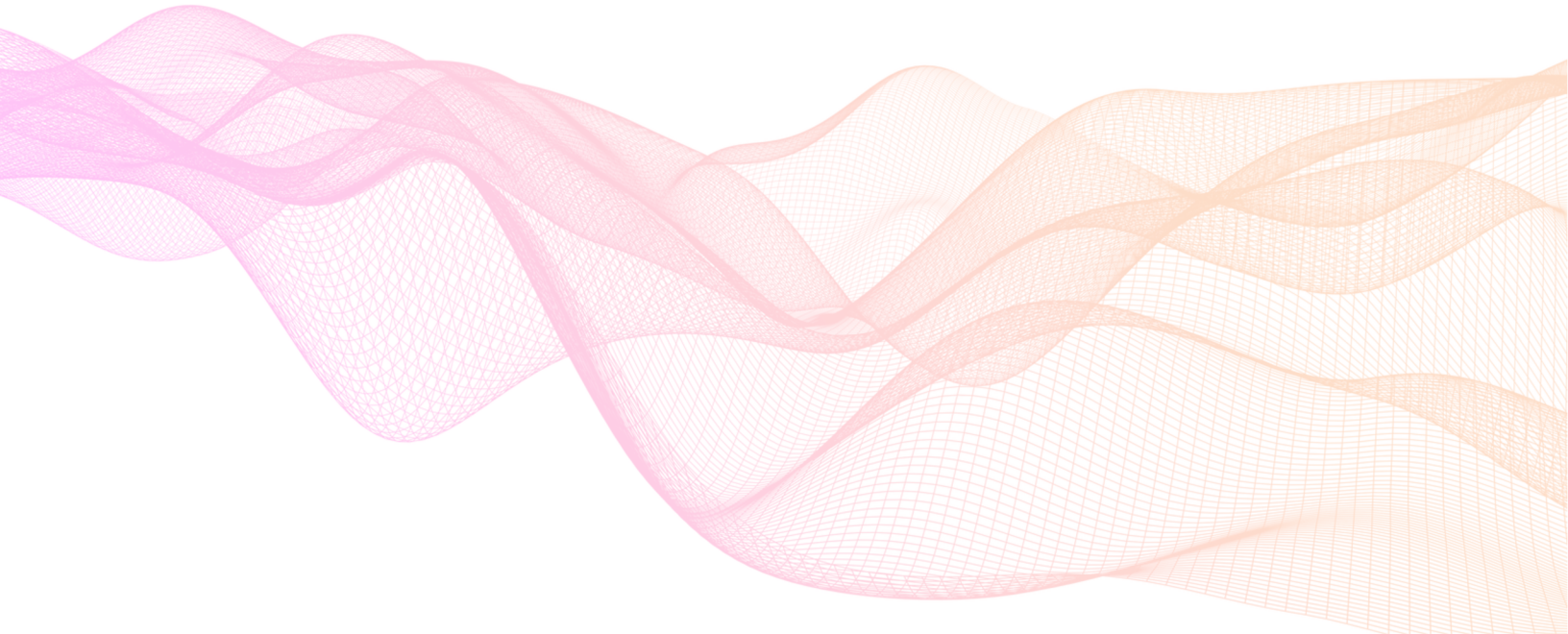
Touchtone Banker

Virtual Voice

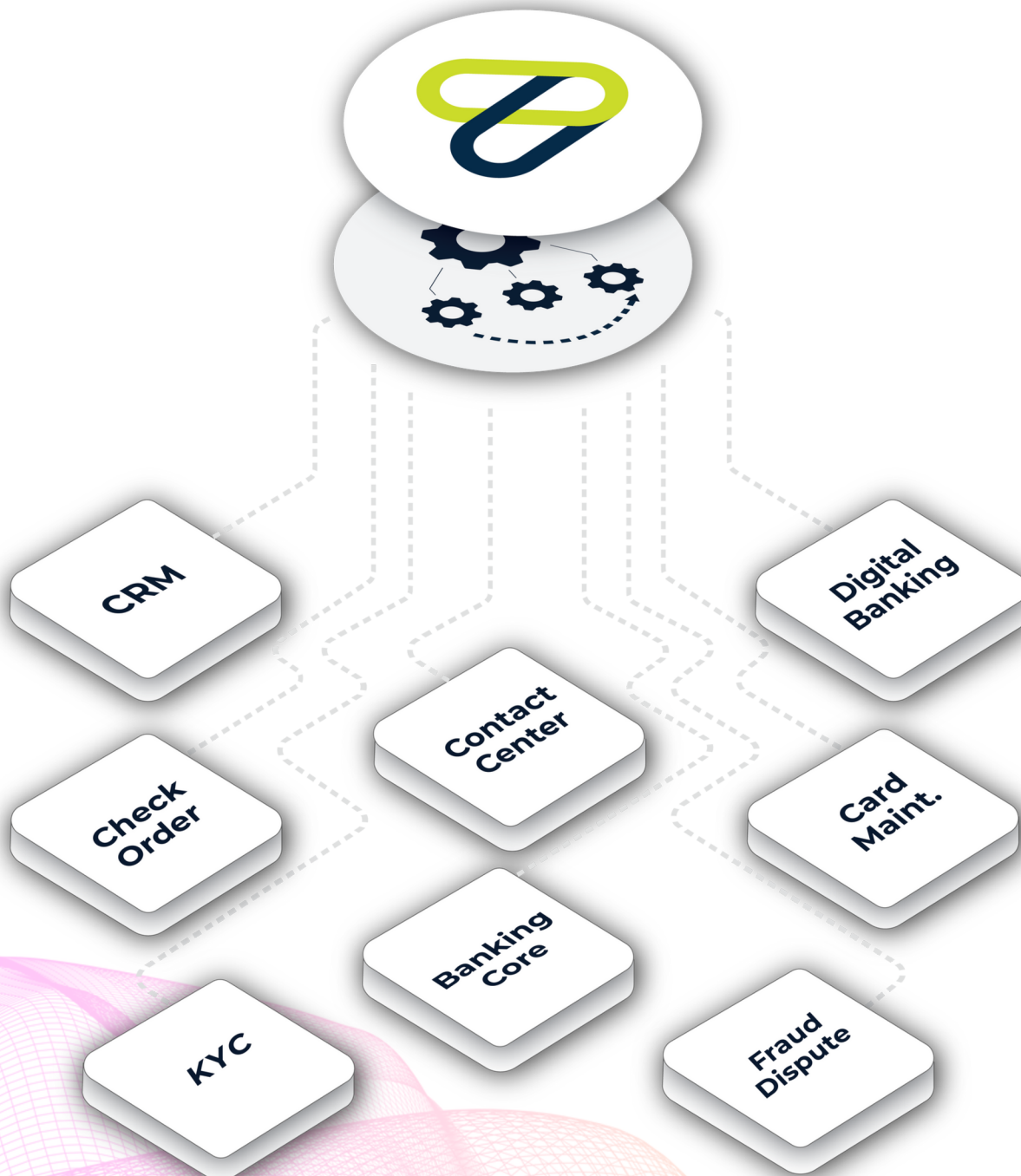
Virtual Operator

Virtual KYC

Agent Assist



Banking, Simplified by Conversational AI



directlink.ai

ABOUT

Directlink is a cutting-edge conversational banking platform tailored specifically for Community Banks and Credit Unions. Harness the power of advanced AI to meet real-time customer and member needs with precision and ease. Experience secure, compliant, and hyper-personalized interactions that seamlessly integrate into your FinTech ecosystem, elevating the overall banking experience. Directlink empowers your institution to deliver exceptional service, driving customer satisfaction and loyalty to new heights.



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