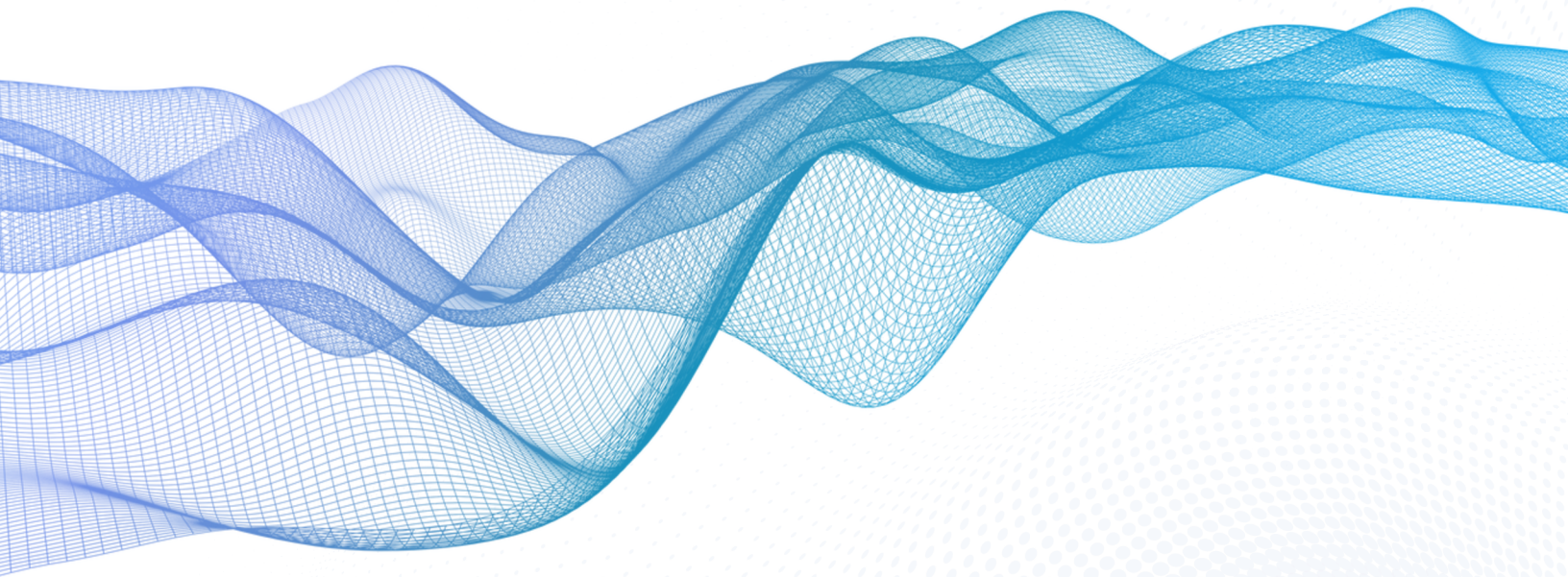




COMMUNITY BANK
CASE STUDY

Banking on Innovation

United Bank's Journey With Directlink



Banking, Simplified by Conversational AI



Banking on Innovation

United Bank's Journey With Directlink

OVERVIEW

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 the collaboration between The United Bank of Georgia and Directlink, illustrating how our AI platform is positioned to reduce contact center hours without sacrificing customer satisfaction.

ABOUT UNITED BANK

United Bank, a 120-year-old employee-owned community bank in West Central Georgia, has long prioritized customer service and community relationships. Balancing technical innovation with its deeply rooted commitment to personalized customer interaction has been a significant challenge, especially amid rising operational pressures.

THE CHALLENGE

In 1996, United Bank centralized customer service calls into a dedicated call center to enhance customer experience. Initially, the setup effectively managed basic inquiries like account balances, direct deposits, and more complex scenarios like fraud prevention. However, the unprecedented disruptions of 2020, coupled with heightened customer expectations and increased call volumes, exposed critical vulnerabilities in their call center operations.

Agent workloads ballooned from an average of 120 calls per day to over 200 calls per agent per day. Staffing challenges, illnesses, and rising call volumes led to service disruptions, increased wait times, and staff burnout. Analyzing call data revealed that 70% of incoming calls were routine and repetitive, highlighting a clear opportunity for automation.

AT A GLANCE

Challenges

Balance efficiency with community values

Aligning Virtual Banker workflows with live agents' processes

Benefits

+35% of banking as usual requests automated in first year

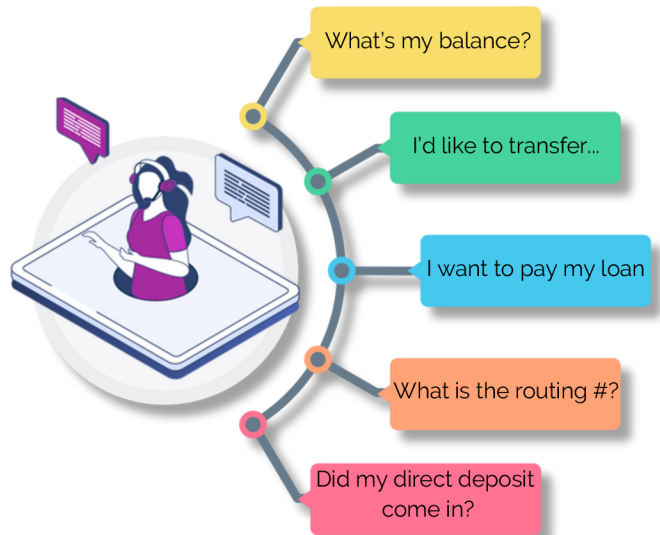
Virtual Banker Offers customers self-service 24/7, enhancing accessibility while preserving community-focus



SOLUTION: VIRTUAL BANKER

To address these challenges without compromising their core values, United Bank partnered with Directlink, a provider of advanced conversational AI tailored explicitly for community banks. Directlink's Virtual Banker was designed to precisely emulate the bank's human agents' workflows, allowing seamless integration into existing operational frameworks.

Directlink's approach began with intensive collaboration. Their team visited United Bank's call center, observing and learning directly from live agents to accurately replicate the authentic customer interaction style and build targeted AI skills for common tasks such as balance inquiries, fund transfers, and direct deposit confirmations.



IMPLEMENTATION & ROLLOUT

United Bank adopted a phased approach, starting the Virtual Banker after traditional business hours. Initial results were promising; the system successfully managed hundreds of after-hours calls, indicating clear customer demand for extended service availability. Encouraged by these early successes, United Bank gradually expanded usage into normal operating hours, afternoons, weekends, and peak periods.

Call center agents actively participated in training customers, often conferencing in the Virtual Banker during calls to build customer comfort and system familiarity. Regular monitoring and adjustment based on customer interaction data ensured continuous improvement and increased customer acceptance.



TESTIMONIAL

"Our partnership with Directlink has allowed us to stay true to our community bank philosophy and our mission statement. We're using innovation to enhance our customer relationship—not stand in place of them."

Lauri Irvin
Retail Delivery Manager, United Bank

IMPACT & RESULTS

The Virtual Banker quickly became a reliable resource, dramatically enhancing operational efficiency. Within one year, the Virtual Banker handled over 35% of all customer calls, enabling United Bank to extend customer support availability to 24/7. This automation significantly reduced wait times, improved service consistency, and optimized human resources.

One particularly impactful moment occurred when Lauri Irvin, Retail Delivery Manager for United Bank, observed all human agents simultaneously idle, discovering the Virtual Banker seamlessly managing all active customer inquiries. This moment underscored the transformative potential of Directlink's solution.

Always Available

"The Virtual Banker answered all of our incoming customer calls during Georgia's recent ice and snow event. Our Customers were served well while our employees stayed at home safe and sound."

Lori Tucker
Chief Experience Officer
United Bank

Aha! Moment

"The aha moment was when I looked at the wallboard one afternoon and all of our agents were idle. I panicked—I thought something must be wrong with the phone system, but in fact, the Virtual Banker was handling all of our customer calls very successfully."

Lauri Irvin
Retail Delivery Manager
United Bank

During a severe winter storm, United Bank was forced to close its contact center early and delay reopening the next day. Thanks to Directlink's intuitive content management portal, the team quickly updated the Virtual Banker's greeting to keep customers informed—while the AI agent continued to answer inquiries without interruption. This not only ensured uninterrupted customer service but also allowed staff to remain safe at home, reinforcing the platform's value in both business continuity and employee well-being.

Moreover, United Bank realized significant operational savings by not replacing five full-time positions vacated by natural attrition. These savings directly translated into increased resources for employee training, development, and overall service enhancement.

WHAT'S NEXT?

Looking forward, United Bank plans to integrate Directlink's Virtual Banker deeper into their daily operations, aiming for full-time, year-round coverage. Additional innovations under consideration include adopting Directlink's Virtual Voice technology for an even more natural customer interaction and exploring further automation opportunities, notably to support upcoming system conversions and maintain robust customer experiences.



A WIN-WIN PARTNERSHIP

United Bank's experience with Directlink highlights how community banks can successfully leverage conversational AI to enhance efficiency without sacrificing their cherished customer-centric values. Through Directlink's innovative solutions, United Bank has strengthened its operational resilience, expanded service capabilities, and reinforced its commitment to customer and community service excellence.

The successful partnership between United Bank and Directlink is a compelling case for community banks seeking to thoughtfully embrace digital transformation while preserving their foundational values and relationships.

VIRTUAL BANKER PERFORMANCE

+35%

Calls Automated End to End

93%

Speech Recognition Rate

30,000

Calls Handled by Virtual Banker/Mo

30%

Reduction in Wait Time
With Fewer Agents

80%

Virtual Banker Coverage
of All Hours Each Week

5

Agent Positions Redistributed to
Other Departments



Conversational AI for Voice Banking

Directlink is a Conversational AI platform purpose-built for community banks. Directlink's voice banking solutions leverage AI to enhance customer interactions, streamline operations, and provide personalized banking experiences by phone.

Virtual Banker

Virtual Banker: Conversational AI for 24/7 account maintenance support to free-up representatives

Touchtone Banker

Touchtone Banker: Traditional IVR keypad solution for quick and secure access to customer accounts

Virtual Voice

Virtual Voice: AI voice cloning to establish the voice of your bank, engaging your customers with familiar and friendly audio voice-over across all digital channels

Virtual Operator

Virtual Operator: Conversational AI to replace your auto-attendant, always routing calls to be best banker

Virtual KYC

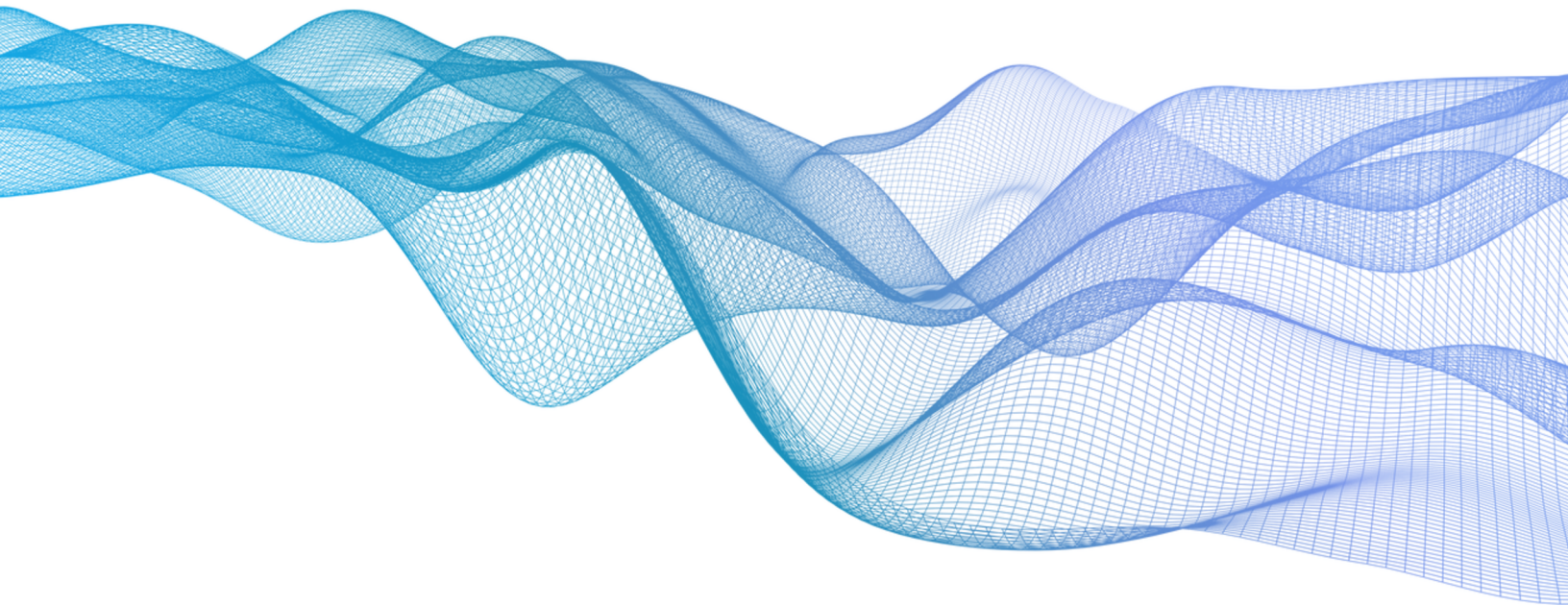
Virtual KYC: Conversational AI that utilizes multi-factor, passive, and step-up authentication to exceed regulatory standards and reduce fraudulent activity

Why Choose Directlink?

At Directlink, we understand the unique challenges and opportunities community banks face. Our Conversational AI solutions are purpose-built to enhance customer service, streamline operations, and drive efficiency, all without sacrificing the personal touch that sets your institution apart. With real-time AI capabilities, seamless integrations, and an unwavering commitment to security and compliance, Directlink empowers financial institutions to meet customer expectations 24/7 while reducing operational burdens.

CONNECT BETTER & SERVE FASTER

directlink.ai



hello@directlink.ai



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