Agent IQ

How to create a digital relationship banking experience

A case study with
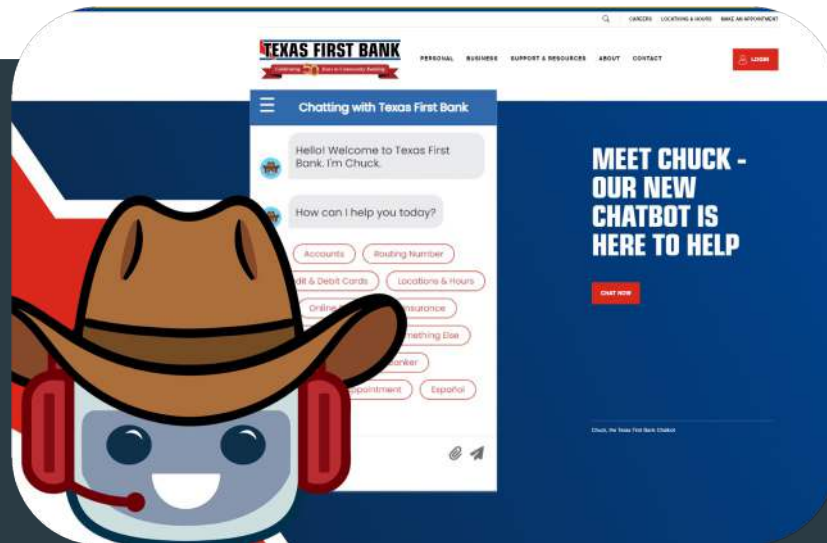Texas First Bank ($2B in assets)

Today's presenters

Robin McDougald
Chief Retail & Product Officer,
Texas First Bank
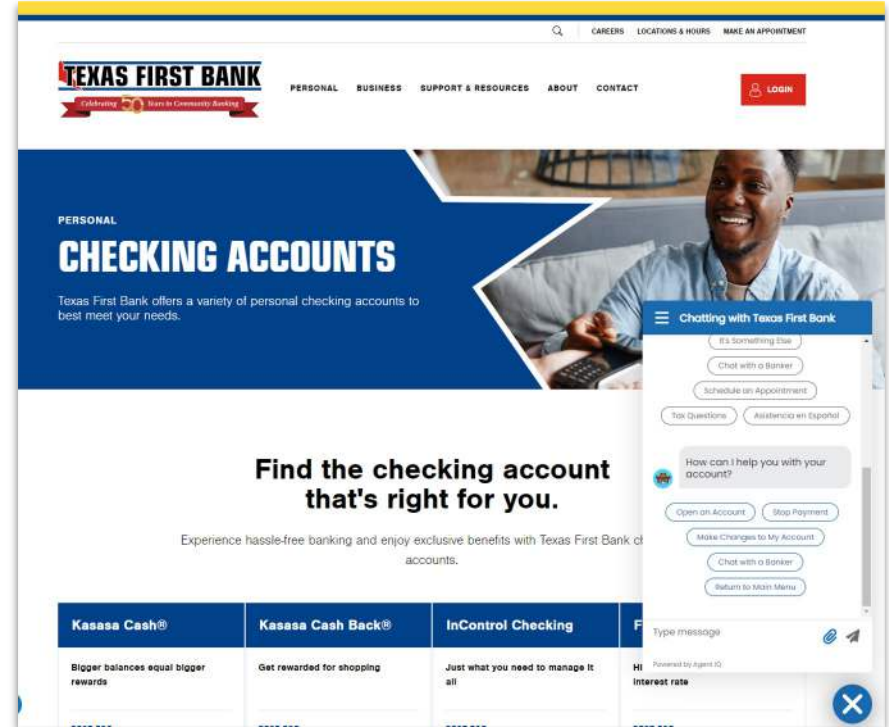
Matt Phipps
CMO, Agent IQ

TEXAS FIRST BANK

- *Started in 1973*
- *$2B in asset*
- *27 locations*

What did they roll out

- Unauthenticated chat with AI self-service - Sept 2023
- Authenticated chat integrated w/i Q2 - Oct 2023
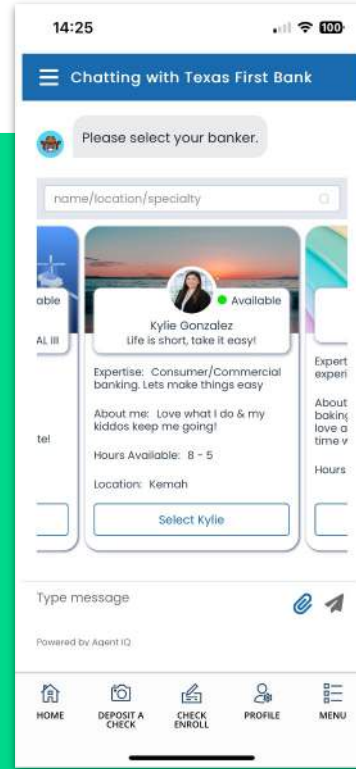- Video chat
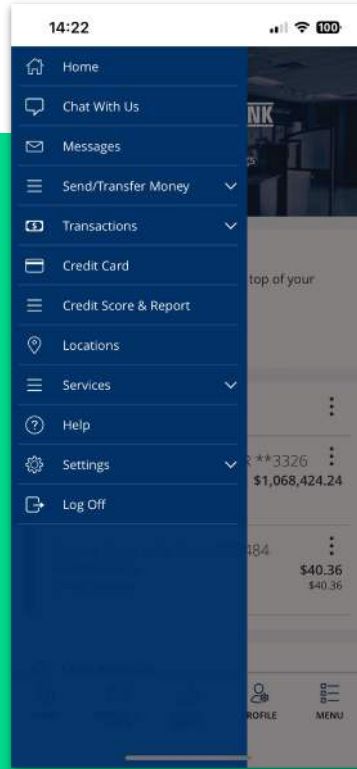- Co-browsing
- Language translation

TEXAS FIRST BANK

> ❝
> *We love that we can now meet our customers when they are in the middle of a problem.*
>
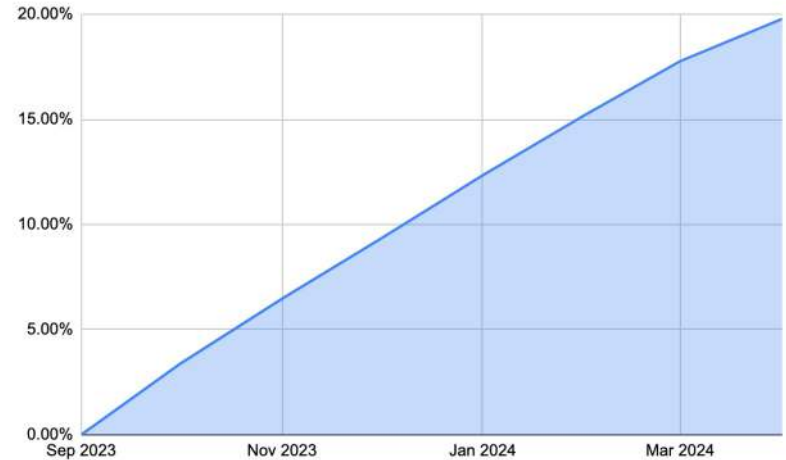> **—Robin McDougald, Chief Retail & Product Officer**

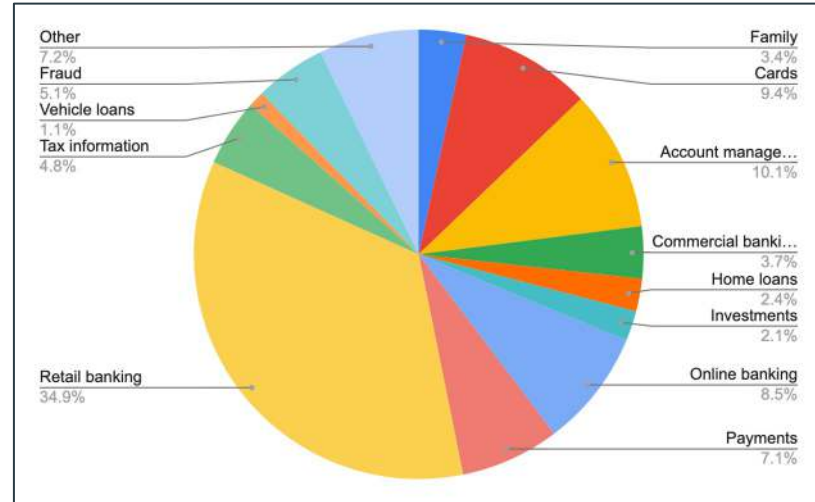# Mobile banking embedded experience

The early results are impressive

- **20% of digitally active users** within first 6 months with no marketing
- Averaging more than **1,500 conversations/mo**
- Bankers leverage the right service to support customers
  - Video chat
  - Co-browsing
  - Language translations

The early results are impressive

- **50%** of web chat conversations are completed without a banker assisting
- Customers talk to their bankers about a **variety of topics** and needs

Pie chart legend:
- Other 7.2%
- Fraud 5.1%
- Vehicle loans 1.1%
- Tax information 4.8%
- Retail banking 34.9%
- Family 3.4%
- Cards 9.4%
- Account manage... 10.1%
- Commercial banki... 3.7%
- Home loans 2.4%
- Investments 2.1%
- Online banking 8.5%
- Payments 7.1%

Continuing the relationship banking journey

- Authenticated self-service
- Docusign integration
- Awareness marketing push

TEXAS FIRST BANK +

Agent IQ Webinar:
Providing a customer experience that has no boundaries.

2024-04-2

Scan to access Texas First Bank's on-demand webinar.