



# Digital-First Customer Service



**A Guide to Building  
and Keeping Digital  
Banking Relationships**



## Trust

Consumer trust has eroded in recent years. Data breaches and insecure platforms have reduced the trust that consumers initially felt with digital technologies. In fact, a recent JD Power report showed that digital-only banking customers reported the lowest levels of customer satisfaction of any banking customers. As a result, it is critical to create a platform of trust and be available to support and educate.



## Empathy

Empathy requires active listening, two-way conversations, and the ability to step out of one's own perspective to understand that of the customer. This often means listening more than speaking and avoiding jumping to conclusions. Empathy is difficult to teach but easy to spot when absent. As a result, it is important to have an environment in which interpersonal connections can be as natural as possible.



## Communication

Every relationship is built on communication. In today's digital-first landscape, it is even more important that lines of communication can adapt to the needs of the customer to create an easy and natural conduit for collaboration – one that is built around the needs of the customer and is flexible enough to change when needed.

# The Human Element: Building Customer Relationships That Last

Like any close relationship, the one you have with your consumers requires work and intention. This was central in the world of in-person financial transactions when a handshake and a look in the eye reflected the foundation that likely took years to develop but was limited to in-person experiences.

The challenge with digital experiences is that they have the tendency to remove the personal elements of a relationship. For some transactions, this is acceptable if not at times preferable. If a consumer is short on time, an agent needs to have the right information served up quickly to be able to solve the problem on the consumer's timeline. For other transactions that require more collaboration and engagement (i.e. mortgage origination or financial planning), providing the human element to the conversation is necessary – even when done so online.

When shifting customer collaboration to a digital platform, it is critical to ensure that you are mindful of what lies beyond the financial activity that necessitated the collaboration and into the human need for connection, to build trust and loyalty.



# Can your current approach solve these critical needs?

## Offer a full suite of communication channels

Your customers will prefer one mode over another based on individual situations. Critical tasks might also require different channels for different needs. By pulling all channels together into one consolidated solution, your employees and customers eliminate redundant work required to get the job done, allowing them to focus on the task instead.

## Ability to partner with customers to accomplish their goals

Technology should enable communication, not be a limiting factor. To meet your digital-first customer service requirements, technology must be able to replicate the requirements of in-person experiences, while satisfying the goal of the interaction. This means quick, thoughtful experiences that deliver positive outcomes and keep customers coming back.

## Foster employee-customer relationships

Your customers have a goal in mind, and they rely on you to achieve it. Technology can be a bridge or a barrier. The right solution allows customers and employees to partner together to deliver the best possible outcome. Providing the right technology allows these experiences to feel natural with the emphasis kept on human connection.

## Accelerate digital transformation

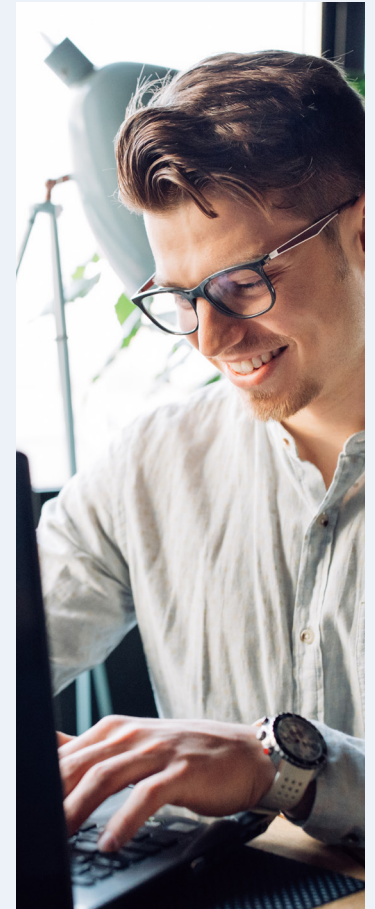
At the heart of digital-first interaction are people looking for connections to solve their problems. Digital-first customer service paints a clear picture of what technology can accomplish when it is fully focused on the people at the core of the solution.

# Digital-First Customer Service Benefits

Today's banks see branch transformation as blurring the distinction between physical and digital experiences. To do so, they must make the shift from focusing only on chat-based digital customer service solutions to focusing on collaborative communications with consumers to help them accomplish their goals. Banks solving branch transformation challenges are turning to complete, omnichannel solutions that arm their employees with a full suite of communication modes, helping them meet consumer expectations by letting customers communicate in their preferred channel.

As banks develop a digital banking strategy while working towards branch transformation, placing an emphasis on the partnership between bankers and their customers ultimately results in helping customers accomplish big goals, such as buying a home or starting a small business. Helping customers achieve tangible goals reaps significant benefits for the financial institution, along with driving significant revenue.

Digital-first customer service is more than a set of features and tools. It is an approach to service that maximizes the effective potential of technology for meeting consumer needs. The LinkLive approach offers organizations several key benefits.



## Better Experiences, Happier Customers

Quality of experience can be measured in a variety of ways. The result isn't just resolution, but rather customer happiness and loyalty. Exceeding expectations today involves creating satisfying experiences – and these in turn create happier customers.

For example, mobility is critical today. Their speed and flexibility make them fundamental to the life and work of your customer. Being available and letting the customer lead with their preferred mode of communication can result in very satisfying experiences.

## Secure Communications

Today's customers want to be able to reach you anywhere at any time while quickly shifting between modes of communication when necessary. But when they do connect, they expect that connection is safe.

Security should be at the core of an application's DNA; both at the organizational level and for the architecture of the technology. Security is too critical to be a checkbox but rather must be an approach that starts from the ground up and influences every development decision.

## Platform Ready

Working in tandem with your existing digital banking providers is critical for success. A secure, compliant solution should be integrated with the key providers you already trust for your organization's digital banking needs. A hosted digital-first customer service solution should offer the right integration points across a broad range of capabilities including rich digital-first banking messaging, a seamless ability to engage humans across physical and digital channels, and leading voice and video communications.

# Essential Communication Capabilities to Enable Your Brand



As digital transformation continues to impact the financial services industry, it has become critical that financial institutions modernize their communications strategies to accommodate customers across a wide variety of communication channels. Due to evolving consumer preferences, financial institutions have a strong need to securely communicate with their customers and employees in the same way that we all live and work across digital and physical channels today.

For a financial institution that simply wants to add a leading messaging solution in their digital channels, integrated into their solution provider, LinkLive offers:

- ✓ **Secure Chat with Co-Browse**
- ✓ **Encrypted Email**
- ✓ **Conversation History**
- ✓ **Dedicated Communication Client with Skills-Based Routing**
- ✓ **Integrated Workforce Management**
- ✓ **Conversational AI-powered Self-Service Solutions**

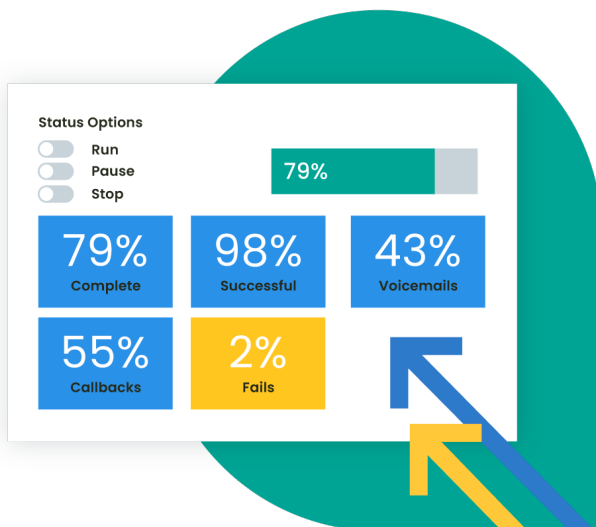
However, LinkLive offers much more -- everything required of a digital-first customer service solution, giving employees and customers the ability to securely connect from anywhere at any time.



# Connect

## Chat, SMS, and Video

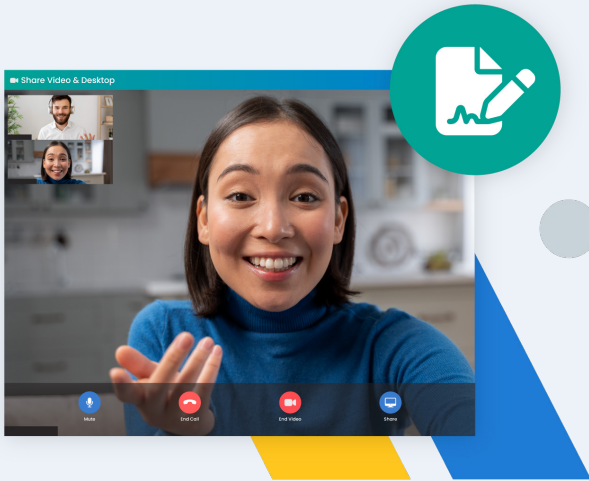
LinkLive Chat is the first-of-its-kind innovative chat solution that requires no downloads, no apps, and no accounts/passwords for customers to manage. The solution modernizes how guests and consumers interact with their financial institution through LinkLive chat and SMS, with seamless transitions to video and voice services, by easily integrating into existing websites & connecting customers directly to our clients.



## Outbound SMS & Campaign Management

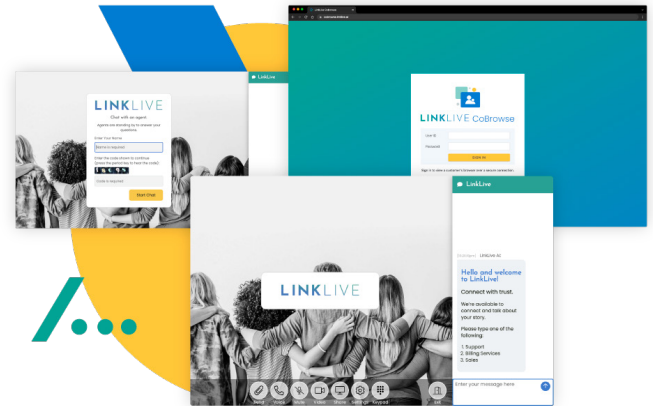
Amid the digital transformation that is occurring today, financial institutions are finding it necessary to rethink the way they communicate with consumers. Campaign management solutions can increase the efficiency and effectiveness of contact center agents and, most importantly, provide a greater quality of service to customers. The solution is native to the LinkLive suite and can be connected to almost any type of consumer data. Users can easily create, manage, and coordinate ongoing outbound campaigns for voice and text to consumers.

# Collaborate



## Multimedia Conference Room

LinkLive's Multimedia Conference Room is a secure virtual office solution that provides physical business locations with a digital meeting space to connect with their customers. The solution was designed to enable employees, licensed professionals, and agents with a highly satisfying and secure means of communicating virtually with their customers that require both privacy and human interaction. Digital Office removes common digital meeting room obstacles, such as down-loads, credentials, and passwords, making it simple and hassle-free for customers to engage with their representatives at any time. LinkLive Digital Office is an ideal solution for financial in-stitutions to connect on a deeper level and collaborate with consumers virtually over more complex banking matters, such as loan origination or refinancing.



## CoBrowse and Screen Share

Contact center agents who need to see the desktop of a customer can use LinkLive to instantly gain access to multimedia web conferencing features. The agent simply provides the consumer with a unique one-time use token. The consumer visits the URL provided and enters their name and the token to begin chatting in a media-rich session that includes voice, video, secure file transfer, cobrowse, and screen share. For example, consider the scenario of a consumer that calls a bank but ends up needing a greater level of support as the conversation progresses. If the consumer is in front of their computer or mobile device, they can quickly and effortlessly connect with the agent for a more robust, media-rich experience.

# Optimize

## Knowledge Driven Integrations

Today's consumers hold high expectations for instant service. For example, a returning customer expects the ability to call their bank and be instantly connected to an agent who is equipped with background information on their account. LinkLive quickly authenticates a customer's phone number and is integrated with a financial institution's core processing system or a third-party API providing immediate customer data to the agent for an enhanced experience to facilitate first-call resolution.

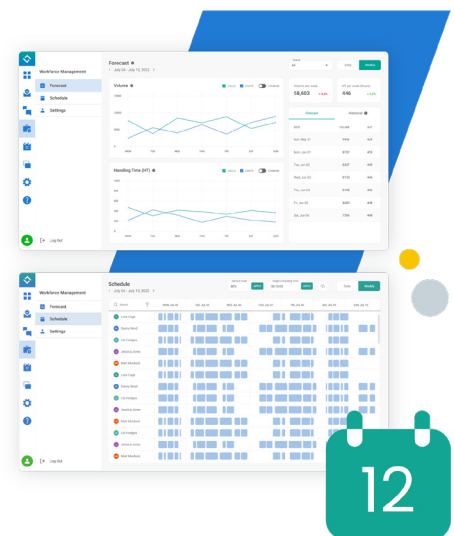


## Enterprise Multimedia

With LinkLive, there's no reason to limit a high-quality experience to customer-facing employees only. And as a cloud-based solution, these services are available anywhere you have an internet connection. Customer-facing, corporate, and remote workers can utilize one platform, with a complete set of tools necessary to stay connected and get the job done. Not only will you see improvement in productivity, but also the bottom line.

## Workforce Management

Optimize your contact center with our native Workforce Management (WFM) solution. By accessing historical session data, this solution provides accurate forecasts out six weeks, in 15-minute increments. Gone are the days of manual scheduling or spreadsheets to manage contact center agent schedules. Agents can access their schedules from personal devices and request time off or shift swaps, and supervisors can quickly approve requests with confidence they can achieve their service level agreements.



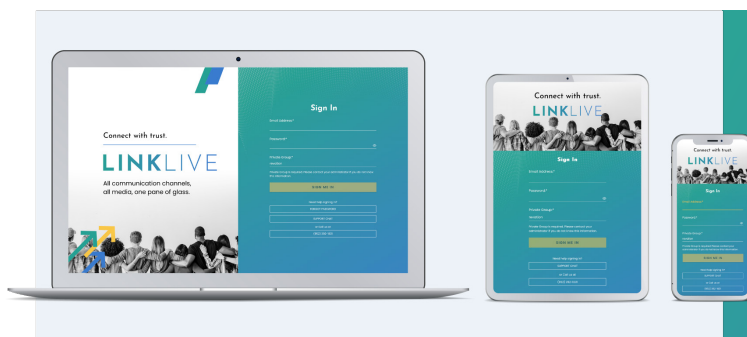


# About LinkLive

At LinkLive, we have a passion for making the complex simple and embracing risk to deliver great results. We have a security-first mindset and a purpose-built approach to everything we do from our policies and processes to our infrastructure and architecture. Security is at the core of our DNA; both at the organizational level and for the architecture of our technology. Security is not a checkbox for us, but rather an approach that starts from the ground up and influences every product we bring to market. We take the hard road every time to ensure our customer's data -- in some of the most tightly regulated markets -- remains protected.

Our secure solutions have been validated with our HITRUST r2 Certification. For financial providers, HITRUST r2 certification means that the organization in question (including its products) has already undergone rigorous scrutiny and is a verified-secure partner whose technology a financial institution can leverage for its digital transformation without fear, hesitation, or time spent on an additional internal review. LinkLive products are also compliant with GLBA, SEC, SOC2, and Sarbanes-Oxley requirements.

Since its founding in 2003, LinkLive has been dedicated to the belief that the quality of communications can be increased, while the costs and hassles can be decreased, using virtual communications on a cloud-based platform.



**Flexible platform access points for compliant communications on any device, from anywhere.**

**SEE IT IN ACTION**