Agent IQ | Extraco Banks

Case study

Extraco Banks scales digital service without losing the human touch

Extraco Banks used Agent IQ to combine AI-powered self-service with personal banker messaging, reducing call center pressure while giving account holders more convenient ways to connect.

Headquarters

Waco, Texas

Asset size

Approx. $2B



Results at a glance

6 wks.
launch timeline for public web chat and AI self-service

5K+
account holders used Gabby or ChitChat in the first two months

75%+
self-service rate after optimization

30K
calls reduced over a 10-month period

90%+
call handling rate after launch

22,981
users within Q2 by March 2026

Extraco Banks



The challenge

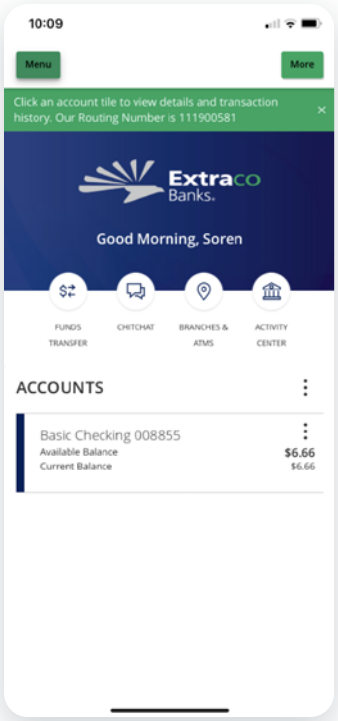
Extraco Banks wanted to expand service beyond branches and phone calls without losing the personal relationships that define its brand.

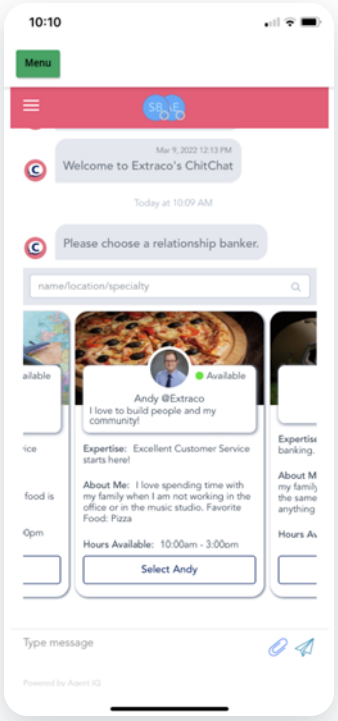
As account holder expectations evolved, the bank saw growing demand for more flexible, messaging-based support. At the same time, call center pressure made it important to help account holders resolve routine needs more efficiently.
The challenge was capacity. Extraco needed a solution that could launch quickly, support self-service, enable personal banker engagement, and integrate into its existing digital experience without a major technical lift.

What Extraco Banks needed

- Faster, more flexible ways for account holders to get help
- Less pressure on the call center
- A personal digital experience, not just another service channel
- A fast launch with limited internal lift

Extraco Banks.





The solution

Extraco Banks partnered with Agent IQ to launch two branded digital engagement experiences on one platform: Gabby and ChitChat.

Gabby

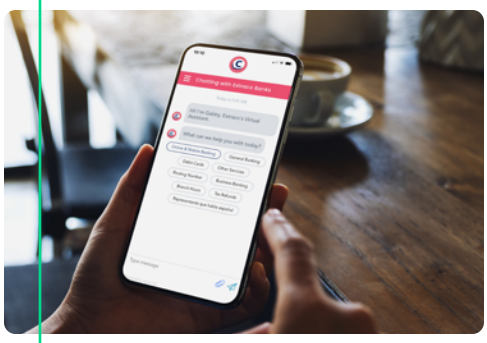
- AI-augmented public web chat and self-service
- Helps account holders and website visitors get immediate answers to common questions, complete routine tasks, and connect to a banker when needed

ChitChat

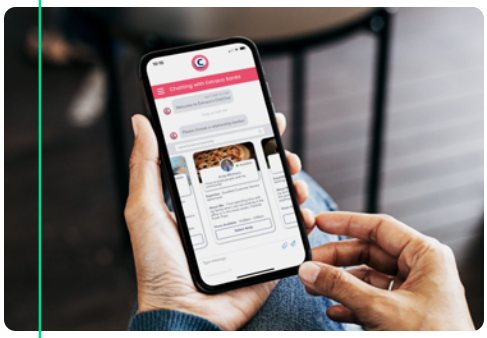
- Authenticated personal messaging inside digital banking
- Allows account holders to choose a personal banker and continue secure, persistent conversations over time

One platform. Two experiences.

Faster answers when needs are simple, and human connection when it matters.









How the model works

1. Self-service when it is simple

Gabby helps account holders resolve common questions and routine needs without waiting on hold

2. Human support when it matters

Account holders can connect to a banker at any stage or request follow-up outside office hours

3. Persistent relationships over time

ChitChat gives account holders a secure way to return to the same banker without starting over

4. Insights that improve the experience

Conversation data and banker feedback help Extraco refine self-service options and better understand account holder needs

Self-service impact

Extraco did not treat self-service as a one-time setup. The bank used conversation data, account holder activity, and banker feedback to improve Gabby over time.

That ongoing optimization helped increase self-service rates from 25% at launch to more than 75%. Today, more than 75% of web chat conversations are completed without banker participation, freeing staff to focus on higher-value conversations.

75%+

self-service, up from 25% at launch

Extraco Banks.



Let's ChitChat!

Business impact

Extraco's digital service model created measurable improvements across efficiency, engagement, and account holder experience.

Operational efficiency

- 29.67% call volume reduction in the first two months
- 30,000 calls reduced over a 10-month period
- Call center workload reduced by up to 2 FTEs
- Call handling rates exceeded 90%
- Call center operated with approximately 50% of 2021 staffing levels

Digital adoption

- 5K+ account holders used Gabby or ChitChat in the first two months
- ChitChat adoption exceeded 35% of digitally active account holders
- Users within Q2 grew from 4,704 in March 2022 to 22,981 in March 2026

Sustained engagement

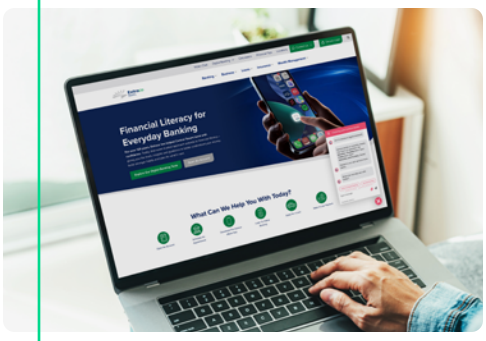
Authenticated Q2 conversations

- 2022: 28,128
- 2023: 31,679
- 2024: 34,249
- 2025: 32,500

Results

Authenticated conversations within Q2 sustained more than 30,000 annually from 2023 through 2025

Extraco Banks



This is amazing!

Really cool way to bank

I love that I got to choose you as my banker

I'm telling my mom how wonderful this app and you are

Thanks so much for this service, best thing to happen to banking

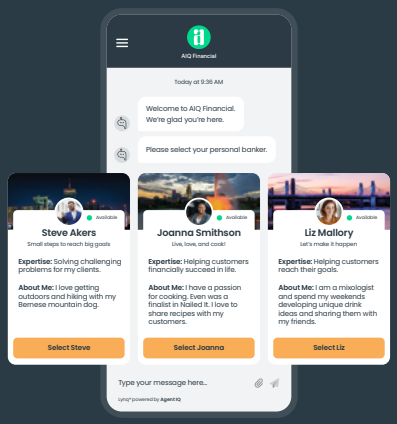
Takeaway

Extraco Banks shows that self-service and human connection do not have to compete.

With Agent IQ, routine needs can be resolved faster while bankers focus on the conversations where personal guidance matters most. Gabby helps account holders get quick answers. ChitChat gives them a secure, persistent way to connect with a banker of their choice. Together, the two experiences help Extraco deliver more efficient service without losing the human touch.

> We have had a ton of compliments regarding the ease of use and ability to quickly assist customers.

—Team member
Extraco Banks



Build digital relationships that last.

Launch your Lynq® experience in just 6-8 weeks.

Learn more at agentiq.com

© 2026 Agent IQ. All rights reserved.