Digitally Transforming Retail Banking with Lightico

Happy State Bank Selects Lightico as their Digitization Partner to Boost ROI & Customer Satisfaction

Regional Bank Slashes eSignature Turnaround Time from Weeks to Minutes with Lightico.

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Background

Hospitality Seeks Innovation

Happy State Bank is a leading Texas-based regional bank famous for its strong family values and forward-thinking approach.

The bank's Vice President, Stacie Smith and Vice President Business Systems Liason, Mark Murray were looking to harness innovative digital tools to improve in-branch processes and deliver hard ROI, while retaining their friendly, hospitable service.
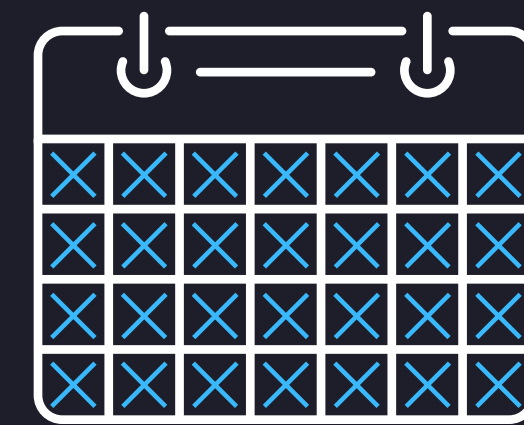
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Challenge

Collecting Signatures on Account Documents in a Timely Manner

Happy State Bank relied on pen and paper processes to collect signatures on new account openings, and account revisions.

Many documents required multiple signatures, and customers who came into the branch to establish accounts would often have to take the documents home to collect the remaining signatures and then return either by mail, or to the branch to physically drop off the completed documents.
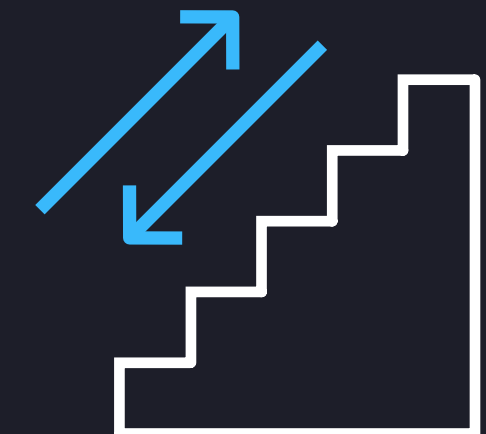
That process was inconvenient for customers and frontline branch staff resulting in lengthy turnaround times, and a cumbersome experience — hurting Happy State Bank's customer-centric reputation. To remain competitive and provide the best customer service, Happy State Bank needed a solution to further digitize its customer-facing processes and make banking convenient and intuitive for all of its customers.
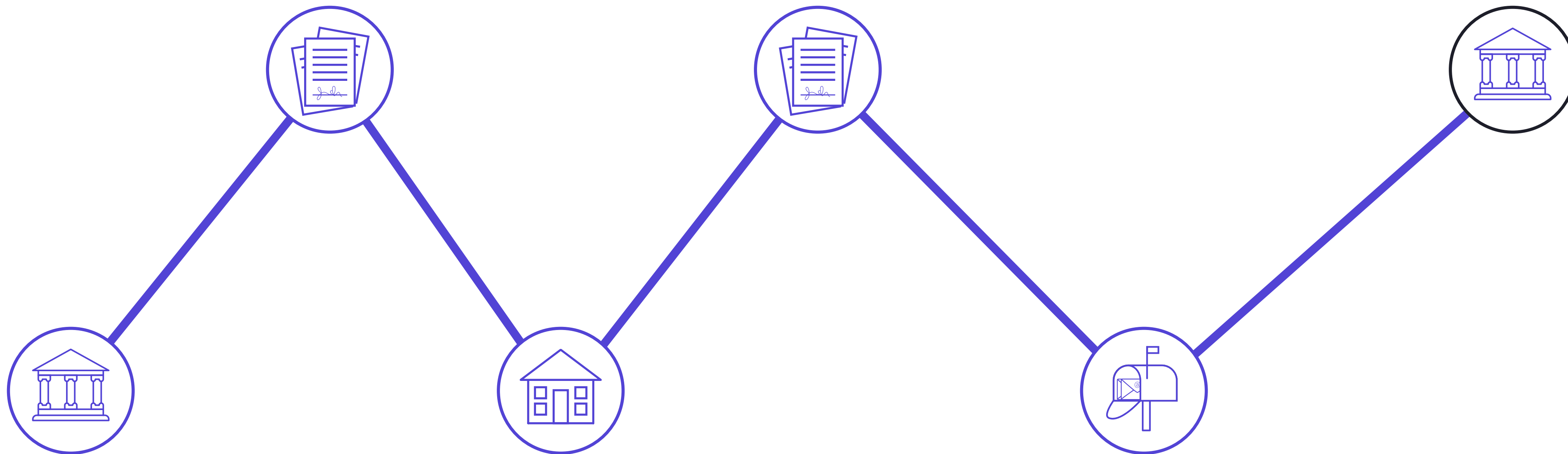
Slow Turnaround Times

Low Completion Rates

Inconvenient Processes

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Customer Journey Before Lightico

| Customer comes into the branch | > | Fills and signs paper forms | > | Takes forms home | > | Collects further signatures from other parties | > | Returns completed forms by snail mail | > | Or returns to the bank to hand in completed forms and documents | Total Time 1 Month |

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Solution

## A Fully Digital, Streamlined Customer Journey

Happy State Bank implemented Lightico's digital platform to digitize and streamline banking processes for both their commercial and consumer customers.

With Lightico, branch staff initiate a session on their desktop which sends the customer a text message containing requests for form completion, signatures, and photo ID. Once the signers receive the text message, they can quickly and easily fill forms, provide eSignatures, and submit documents via an intuitive interface on their mobile phones, without requiring the physical presence of each party.

From slow email & snail mail → To immediate signatures, anywhere
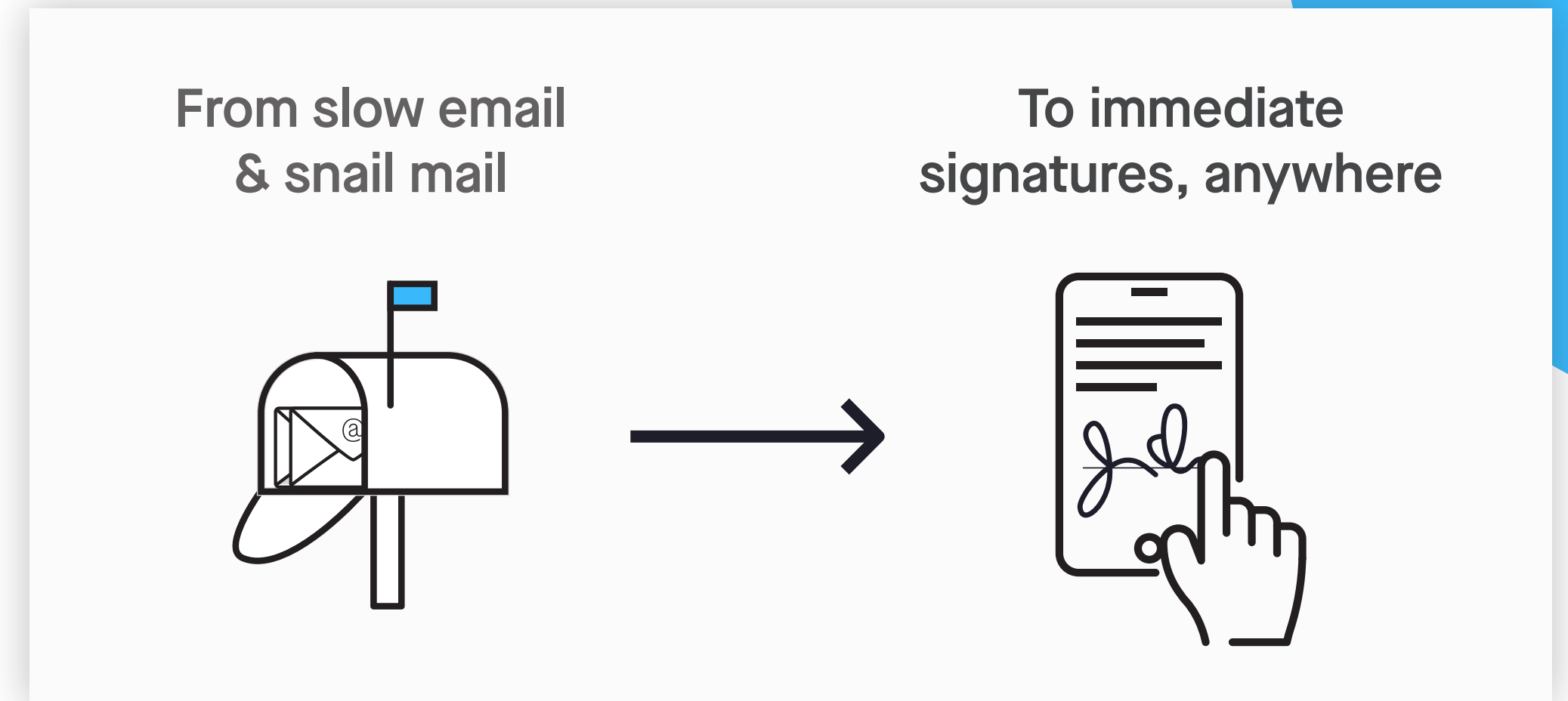
Previously clunky paper or PDF forms are transformed into mobile-friendly fields, which customers can digitally fill and sign in seconds with simple finger swipes. Supporting documents can be submitted using the customer's phone camera. The completed digitized documents are securely stored with other customer documents and records in Happy State Bank's deposit platform. Since adopting the technology, both customers and frontline bank staff can complete a wide array of banking processes effortlessly and efficiently.

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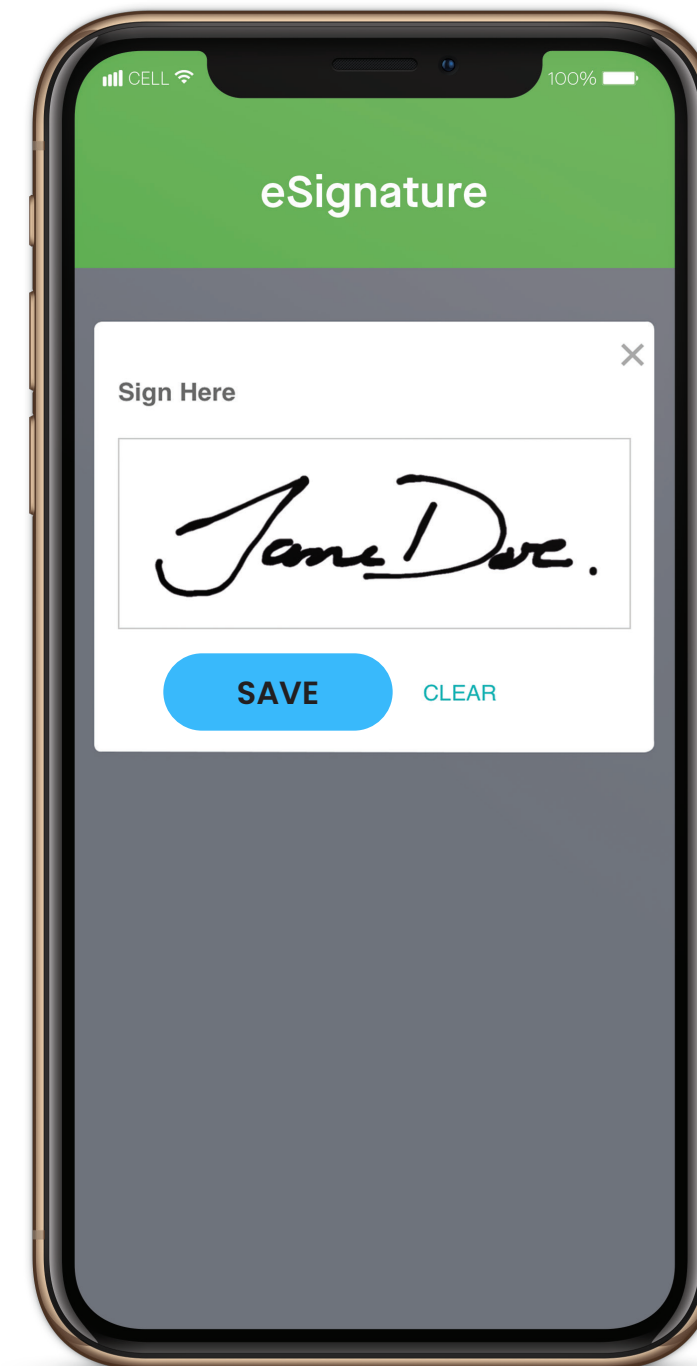# The Improved Customer Journey With Lightico
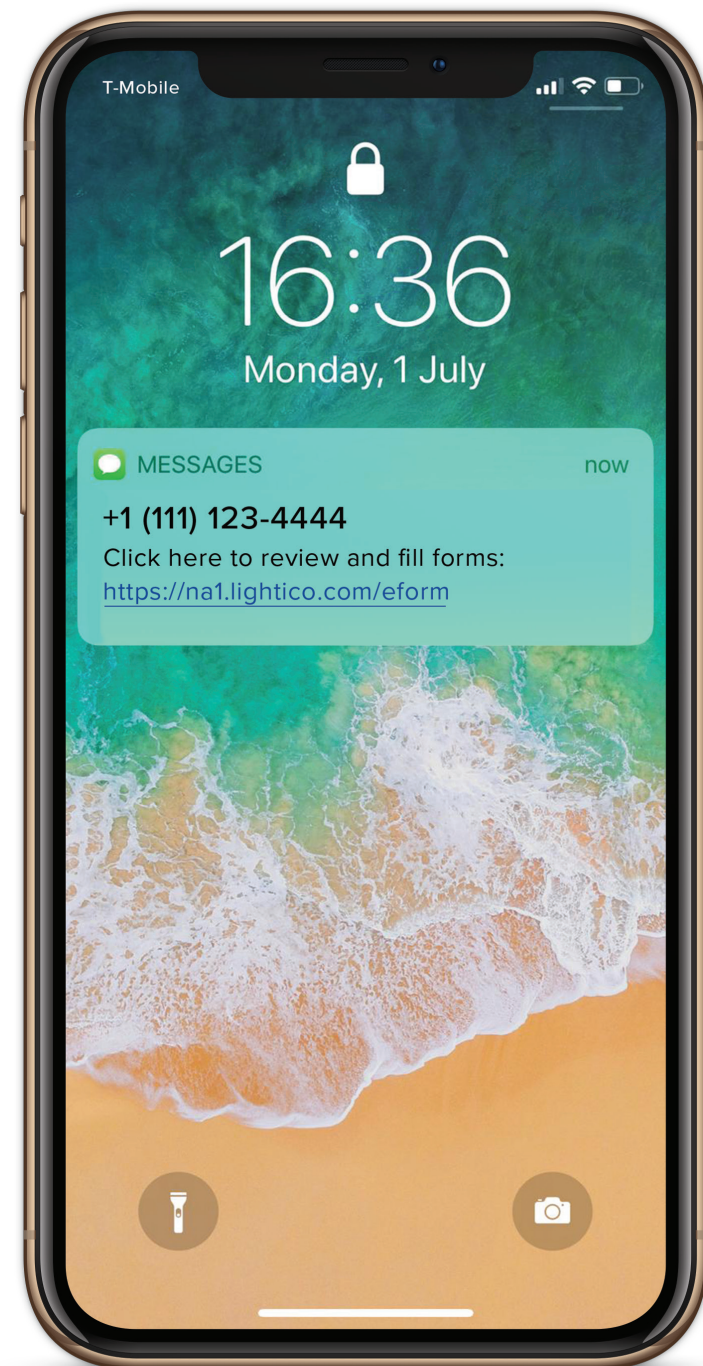
Bank teller sends a text message to customers containing a link to a Lightico session.
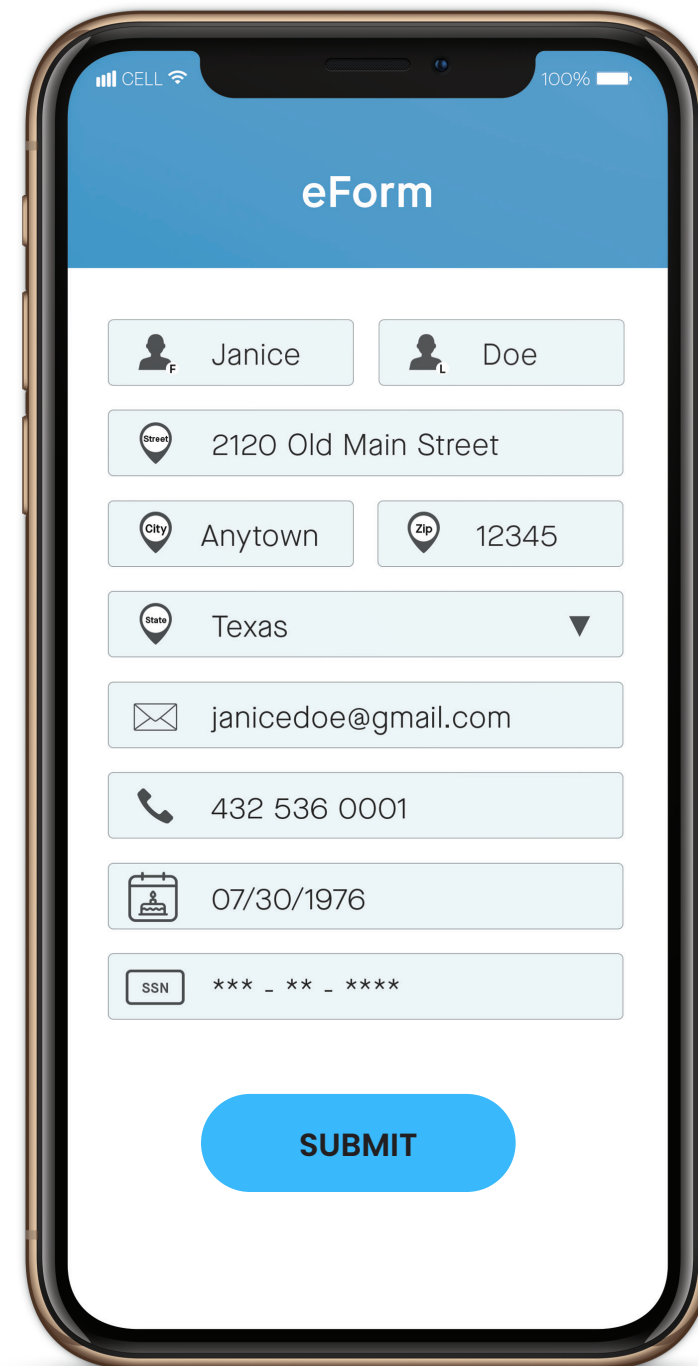
Customer opens the link and instantly fills all relevant form fields.

Customer signs with an easy finger swipe - multiple signatures can be collected this way.

Customers can also submit photo ID and other supporting documents using their phone camera.

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> When customers come into the bank to establish new accounts, multiple signatures are often required. Before using Lightico, we would have to mail them out to other signers to complete. That antiquated process was very time consuming and customers often didn't complete the process.

Stacie Smith
Vice President
Happy State Bank

> We looked at every player in the market to digitize our processes — none of them really had that exceptional service feel and ease of use that could apply to all of our customers. We chose Lightico because of the ease of use and text message approach. It's a familiar, but powerful interface.

Mark Murray
Business Systems Liaison
Happy State Bank

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Impact

Boosted ROI & Customer Satisfaction

Signature completion rates are now at **90%**, most of which are completed via the customer's cell phones. The average turnaround time for documents on consumer account openings requiring multiple signatures has decreased to **45 minutes** from an average of **7 days** and for commercial account openings requiring multiple signatures, turnaround times have decreased to **two days** from an average of **a month.**

As a result, customers are happier, internal processes are more efficient, and Happy State Bank has strengthened its reputation as a forward-thinking, customer-centric bank.

> Lightico has really changed the game for us in being able to make it more convenient for our customers. We can now collect multiple signatures on new account applications in under two hours - often within 45 minutes - and 90% are fully complete.

Stacie Smith
Vice President
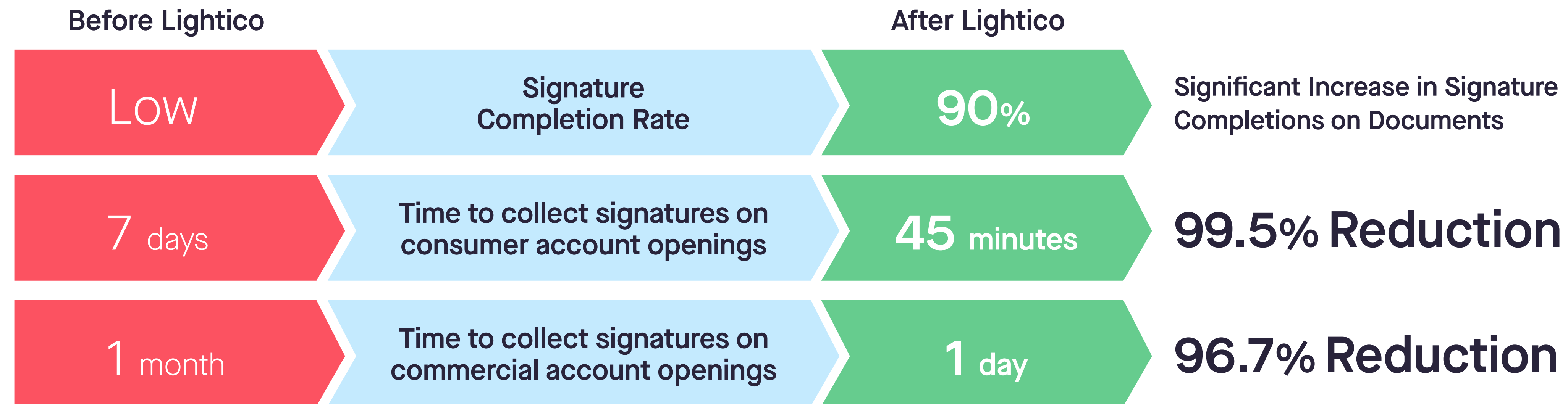Happy State Bank

Call

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Results

Dramatically Reduced Turnaround Time

Happy State Bank now provides thousands of Texas businesses and consumers with an instant, effortless banking experience, whether they come to the branch or are on the go.

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We look forward to expanding Lightico's capabilities throughout Happy Bank's other business lines to increase the digital experience.

Mark Murray
Business Systems Liaison
Happy State Bank

Before Lightico		After Lightico	
Low	Signature Completion Rate	90%	**Significant Increase in Signature Completions on Documents**
7 days	Time to collect signatures on consumer account openings	45 minutes	**99.5% Reduction**
1 month	Time to collect signatures on commercial account openings	1 day	**96.7% Reduction**

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Want to Digitally Transform Your Bank with Lightico?

Request A Demo

First Name: Jane

Last Name: Doe

Phone: 432 536 0001

Email: janedoe@gmail.com

Signature:

Jane Doe.

SUBMIT

About Lightico

Lightico empowers businesses to accelerate and automate customer journeys. Companies leverage automated workflows to collect eSignatures, documents, payments, and ID in real time — straight from the customer's smartphone.

HIPAA — Health Insurance Portability and Accountability Act

PCI DSS COMPLIANT

eID.AS

ISO 27001 Certified

Entrust Datacard™

salesforce PARTNER