

# Happy State Bank Leverages Lightico To Support Their Customers Through COVID-19

Lightico's mobile-first platform enables customers to complete all banking processes quickly, securely and remotely.

Happy State Bank is a leading Texas-based regional bank, famous for its strong customer-centric values and forward-thinking approach. During COVID-19 the bank expanded its use of Lightico to ensure that it could continue to provide its customers with exceptional customer service and offer help to those who needed it during uncertain times.

Happy State Bank had been using Lightico's mobile-first solution to **accelerate the collection of multi-party eSignatures and supporting documents on account openings**. Customers are sent a text message link that opens to a mobile environment, where they can eSign forms with simple finger swipes and upload supporting documents from their cellphone camera.

Due to the Coronavirus pandemic, Happy State Bank closed its branch lobbies to protect its customers and employees' health, and customers are sheltering in place. In this remote world, **Lightico's solution has been a lifeline for Happy State Bank**, enabling its customers to easily manage their finances without risking their health.

Happy State Bank reviewed all its tools to work out how they could use them to better serve customers remotely. The bank expanded its use of Lightico's eSignature solution to ensure that customers could continue to complete all their banking needs **easily, securely and remotely**.

90%

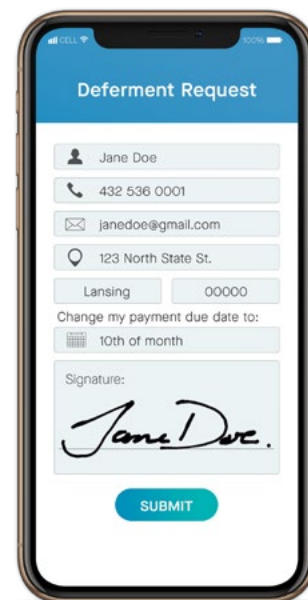
eSignature Completion Rates on Account Openings.



Reduced time to process new loans and loan deferment requests.

4x

Increased customer interactions via digital channels.



*“During this (COVID-19) pandemic, we at Happy Bank are taking a hard look at all our tools to see how we can use them to better service our customers. Lightico is a tool that has been very valuable and the team is proving that they are a true partner.”*

- Mark G. Murray, Happy State Bank

# Happy State Bank Leveraged Lightico's Capabilities Across The Bank

## Drive-thru Account Opening & Debit Card Applications

Drive-thru agents are able to handle the customer's request via intercom and send application forms, agreements or documents straight to the customer's smartphone for them to sign on-the-spot. A debit card can be printed immediately and the customer receives it right then and there.

## Simplified Loan Modifications & Deferments

Prior to Lightico, if Happy State Bank wanted to proactively offer its customers' loan and mortgage deferrals, it would send out the paperwork via snail mail. The problem was, responses would trickle in slowly over a period of time, and a great deal of manual work was required.

With growing customer financial concerns, Happy State Bank made applying for a deferment easy and digital. Using Lightico, the bank created a special URL for deferrals that customers could apply to via a mobile-friendly form. Within two days, Happy State Bank received a flood of customer deferral requests that could be handled seamlessly and efficiently.

## SBA Payment Protection Program

By using Lightico, the bank launched its own SBA Paycheck Protection Program platform within three days. The bank was able to process and receive SBA authorization for thousands of applications totaling \$159 million and has funded over \$50 million in PPP loans.

## Impact

The bank's customers are very grateful for the high level of service and ease of banking that Happy State Bank is able to offer them during this pandemic.

**The number of banking activities that the bank's customers completed using Lightico quadrupled since February 2020.** Happy State Bank attributes this increase in adoption to employees already having been comfortable using text message-based interactions before the crisis, and consumers' existing preference for an intuitive text-messaging way of getting things done.

Happy State Bank appreciates the universal reliability of communicating with their customers via smartphone text messaging, especially when homebound people may lack access to other channels, such as computers, printers or post offices. The bank plans to extend Lightico's capabilities to additional use cases across their product offerings.

### About Lightico

Lightico's platform for digital customer interactions empowers businesses to collect forms, documents, eSignatures, ID and payments instantly, securely and remotely.