

AI Customer Service Chatbot for a Community Bank Website

Community bank turns its website into the branch that never closes

A community bank's AI customer service chatbot, grounded entirely in the bank's own published rates, terms and product material, answering a customer question every single day for 330 days running.

330

Consecutive days with a question answered

5.6x

More questions than the year before

91.6%

Answered from the bank's own material

14,586

Questions answered to date

THE CHALLENGE

Banking questions keep arriving after the branch has shut

A customer at eleven at night, working out whether a certificate renews on its own or whether she has to do something. A small-business owner comparing two business checking accounts on a Sunday, deciding which one to open in the morning. Somebody who cannot get into online banking and does not want to wait until Monday to ask why.

A community bank has the answer to all three, published and approved, sitting on its own website. The problem is that the website was built to present products rather than to answer questions, so finding the answer means knowing which page it lives on. The bank's marketing team could see the gap clearly enough: the questions were arriving, and the site was replying with a navigation menu.

AFTER-HOURS SELF-SERVICE ON THE PUBLIC SITE

- **One assistant, on the public site.** Live chat, open to anyone, with effectively every question arriving through that single channel.
- **Owned by marketing, not by IT.** The bank's digital marketing team runs it, with 58 hand-written revisions to the assistant's persona since launch.
- **Grounded only in the bank's published material.** Rates, product terms, account types, branch information and online banking help, and nothing beyond them.
- **No integration program.** No core banking connection, no custom build, no standing internal headcount against it.

SWORN TO SECRECY

A community bank on the US East Coast, serving its region since the 1870s, with around 250 staff across mortgages, construction and business lending, and everyday banking. Shared anonymously at the customer's request. Every number comes directly from the bank's own deployment.

AT A GLANCE

INDUSTRY	Community banking, US East Coast	SIZE	Around 250 staff, serving its region since the 1870s
OBJECTIVE	Answer the rate, product, account and access questions that arrive on the website outside branch hours, without drifting into financial advice	KEY USE CASES	After-hours and 24/7 customer self-service, rates and product terms, account comparison, branch and hours information, online banking help, routing customers to the right application
SOLUTION	CustomGPT.ai. One live-chat website assistant on the public site, grounded only in the bank's published content, owned and tuned by the marketing team	OWNER	Digital marketing, with no IT project team and no core banking integration

Compliance, accuracy and customer data: five things a bank cannot compromise on

A bank carries obligations that most organizations deploying an assistant do not. If you are building the same shortlist, these are the five that decide whether a deployment is viable at all.

- 1 **It answers, and it does not advise.** A bank can tell you what a product does and what its terms say. It cannot tell you what to do with your money. Retrieval limited to published material keeps the assistant on the right side of that line by construction, rather than by hoping a general model stays there.
- 2 **Rates and terms have to be current, or absent.** A rate quoted from last quarter is worse than no rate at all. The corpus has to track what the bank has actually published, and the assistant has to decline when the published answer is not there.
- 3 **It has to be safe to put in front of anyone.** A public assistant on a bank's website takes every question, including ones about specific accounts it must never attempt to answer. The refusal behavior matters as much as the answers.
- 4 **Marketing has to be able to run it.** A community bank does not have engineers sitting idle. If changing the assistant's wording needs a ticket and a release, the wording stops being changed and the assistant drifts out of date.
- 5 **It has to survive without attention.** The test is not launch week. It is whether the thing is still answering correctly two years later, when nobody has looked at it for a month.

HOW IT EARNED ITS PLACE

It started small, stayed simple, and was left alone to work

One agent, not a program. A single assistant on the public site, rather than a suite of tools nobody has time to maintain. Two years on it is still the only one, and it still carries every question.

Live chat, where the questions already were. Almost every question arrives through the chat window on the site, in the moment somebody is looking at a product page and cannot find what they need.

The bank's own words, tuned by the bank. The persona has been rewritten 58 times by the marketing team since launch. That is how the assistant has stayed in the bank's voice while the products around it changed.

Then nothing. No relaunch, no campaign, no migration, and no support ticket in two years. The volume climbed anyway.

THE CAPABILITY THAT CHANGED IT

Every answer now does something as well as saying something

An assistant that only replies is a better FAQ. The change came when actions were switched on, so a question could end somewhere useful: the right product page, the right application, the right branch.

Since January, roughly one automated action has fired for every question asked. For a bank, that is the difference between deflecting a call and starting an account opening at eleven at night.

RELIABILITY, TWO YEARS IN

- **600 days live** with customers asking, including a current run of 330 consecutive days without a gap.
- **Zero support tickets** raised in two years of continuous operation.
- **Renewed on enterprise terms**, now into its second year.

TWO YEARS IN

It has answered every day for 330 days, and it is still getting busier

MEASURE	TO DATE
Consecutive days with a question answered	330
Questions this year against the year before	5.6×
Questions answered to date	14,586
Answer rate, last six months	91.6%
Support tickets raised in two years	0

WHAT THE NUMBERS SAY

Set the last twelve months against the twelve before and the assistant handled 5.6 times as many questions, climbing from roughly 180 a month to roughly 1,000. Nothing was relaunched and no campaign was run behind it. People used it, came back, and told others it was there.

The streak is what makes that credible. A question has been answered every day for 330 days and counting, weekends and holidays included, and nine in ten resolved from the bank’s own published material.

THE NUMBER NOBODY ASKS FOR

Zero support tickets in two years of continuous operation. For a small team that owns the thing outright, an assistant that never needs rescuing is worth as much as one that answers well.

The bank has renewed on enterprise terms.

WHY CUSTOMGPT.AI CAME OUT ON TOP

Grounding that suits a regulated balance sheet. Own-content-only retrieval, with honest refusal when the published material does not cover the question. A bank needs an assistant that declines cleanly more than one that always has something to say.

A marketing team can run it alone. The persona has been rewritten 58 times by the people who own the brand voice, with no engineering ticket between a decision and the live site.

It keeps working without being looked after. Two years, 600 active days, zero support tickets, no migration, no rebuild. Which is why there has been a renewal instead of a re-evaluation.

WHAT THIS MEANS FOR YOU

Your customers are already asking. The site is answering with a menu

- **The answer is usually already published.** Rates, terms, eligibility and hours are on the site already, approved and current. What is missing is a way in for somebody who does not know which page holds it.
- **Make sure the answer leads somewhere.** An assistant that only replies saves a click. One that routes to the right application changes what the channel is worth.

ONE QUESTION WORTH ASKING

Who will own it in year two? If the answer is a project team, the deployment has a shelf life. This one is run by the function that owns the voice, which is why it is still current.

The customer at eleven at night now gets an answer instead of an opening time.