

Transforming Banking Experiences

Deliver exceptional, secure customer experiences while managing compliance and costs.

Fragmented customer journeys, Rising Costs and Increased Risk

A customer calls to dispute a charge on their card. They've already spent 20 minutes on hold, explained the situation twice, and they're still waiting for resolution. For financial institutions, that moment (repeated thousands of times a day) signals a deeper problem: legacy systems that can't keep up with what customers expect and what regulators now require. Today's consumers demand instant, personalized support across voice, chat, SMS and digital channels. Yet most banks and credit card providers are running contact center infrastructure that was never designed for this level of complexity — leaving agents without context, customers without answers, and institutions exposed to unnecessary cost and compliance risk.

What Used to Work Is Now What's Costing You

The shift to digital-first banking and the increasing complexity of financial regulations mean that "good" customer service is no longer enough. Financial institutions must operate within a highly regulated environment, balancing frictionless service with stringent security and compliance mandates. Consumers expect immediate resolutions, and AI is changing what a modern banking experience should look like. Moving from on-premise to a cloud-native contact center infrastructure is essential for agility, cost, and innovation. Institutions that delay risk falling behind competitors who leverage continuous new features, elastic scale, and resilient, secure platforms to deliver superior service.

Empowering Frictionless, Personalized Banking Experiences at Scale

Imagine a banker who knows every customer's history before the conversation starts, and an AI agent

that handles routine requests instantly, around the clock. Five9 makes it possible for financial institutions with a cloud-native platform built for banking, compliance and scale. By bringing together human agents and practical AI, Five9 enables financial institutions to deliver secure, omnichannel and highly personalized customer experiences at scale. Instead of fragmented systems and siloed data, the Five9 platform seamlessly integrates into your existing technology stack—including CRMs like Salesforce FSC, core banking systems, and fraud tools—without forcing a costly "rip-and-replace." Agents receive a complete view of every prior interaction, channel and account detail, ensuring every interaction is contextual, efficient, and secure.

Where this makes a difference

Routine Cardholder Inquiries

- **Scenario:** Contact centers are overwhelmed with basic questions about card activations, balance inquiries, and payment processing, driving up wait times and frustrating customers.



SOLUTION BENEFITS

Deliver faster, more personalized service

Build customer trust and loyalty

Reduce agent burnout and attrition with AI-powered assistance

Free agents to focus on outcomes, not lists

FIVE9 PRODUCTS

Five9 Outbound Dialer

Five9 AI Agents

Five9 Workforce Management

Five9 Omnichannel Engagement

Five9 Analytics & Reporting

Five9 Quality Management

Five9 CRM and Banking Integrations

Five9 Advanced Campaign Manager

"Thanks to Five9, we've taken a more holistic approach to improving our customer experience. This has helped boost engagement across our team and throughout the entire organization..."

— DANIELLE WORSTER,
MACHIAS SAVINGS BANK

TRANSFORMING BANKING EXPERIENCES

- **Transformation:** Leverage Five9 AI Agents to automate these high-volume, routine requests 24/7/365 with governed AI.
- **Outcome:** Cardholders get immediate answers, freeing up live agents to handle complex disputes or sensitive financial consultations, drastically reducing wait times.

Disconnected Omnichannel Support

- **Scenario:** Customers start an interaction via a web chat or SMS fraud alert, but when they switch to a voice call, they have to repeat all their information to the agent.
- **Transformation:** Unify voice, email, SMS, web chat, and secure digital forms into a single platform.
- **Outcome:** Seamless omnichannel engagement meets customers on their preferred channel. A customer can instantly connect with a live agent via voice, with the agent having full context of the preceding text interaction.

Security & Compliance Risks

- **Scenario:** Legacy systems struggle to keep up with evolving data privacy regulations, putting sensitive customer financial data at risk during interactions.
- **Transformation:** Provide a secure cloud architecture that supports PCI-DSS Level 1 compliance, secure IVR for payment capture, and agent-assisted payment with pause/resume recording.
- **Outcome:** Customers' financial data remains fully protected without compromising the service experience or operational efficiency.

The Impact

Partnering with Five9 translates into measurable improvements across your organization:

- **25%+** Improvement in First Call Resolution (FCR)
- **20%+** Improvement in Agent Adherence
- **25–49%** Reduction in Supervisor Escalations
- **Improved CSAT & NPS:** Deliver faster, more personalized service that builds customer trust and loyalty.
- **Enhanced Agent Experience:** Reduce agent burnout and attrition with AI-powered assistance and modern, unified desktop tools.

Who This Is For

- Retail banks seeking to modernize legacy on-premise contact centers
- Credit card providers handling high volumes of disputes, fraud alerts, and rewards inquiries
- Financial services organizations needing strict PCI-DSS Level 1 compliance
- Lenders and servicers looking to automate routine requests without sacrificing a personalized touch

Why Five9

When customer experience is the key differentiator, who you partner with matters as much as what you deploy. Five9 brings deep FSI expertise, AI built for real-world contact centers, and the ongoing partnership to help financial institutions stay ahead — not just implement software. Together, we turn customer service from a cost line into a loyalty driver.

"As technical lead for our company's contact center enterprise solution, I found through the migration that Five9 clearly shows up as a team player. Additionally, the core inbound and outbound Five9 solution... has served us well."

— JENNIFER GASKINS
SVP, PRINCIPAL SOFTWARE ENGINEER, FIRST-CITIZENS BANK & TRUST COMPANY

"Five9 has been a partner of our company since 2016. They have always provided great support and service during this time, as well as kept us abreast of new products and services to support our business."

— DAVID ARTHURS
VP, TECHNOLOGY AND OPERATIONS, WILMINGTON SAVINGS FUND SOCIETY, FSB

Ready to Optimize Your Banking Operations?

See what your banking operation could recover. Request a Five9 banking optimization assessment built around your portfolio, agent capacity and performance metrics.

Talk to a Five9 expert:
<https://www.five9.com/contact>

About Five9

Five9 empowers organizations to create hyper-personalized and effortless AI-driven customer experiences that deliver better business outcomes. Powered by Five9 Genius AI and our people, the Five9 Intelligent CX Platform is trusted by 2,500+ customers and 1,400+ partners globally. The New CX Starts Here and it's at the heart of every winning experience. For more information, visit www.five9.com

Five9 and the Five9 logo are registered trademarks of Five9 and its subsidiaries in the United States and other countries. The names and logos of third party products and companies in this document are the property of their respective owners and may also be trademarks. The product plans, specifications, and descriptions herein are provided for information only and subject to change without notice, and are provided without warranty of any kind, express or implied. Copyright ©2026 Five9, Inc. 07025