IBM Newsroom

TSB launches Smart Agent developed with IBM to help customers impacted by coronavirus

- Customers can ‘chat’ live online with TSB staff for the first time
- New system was introduced in just five days on the Bank’s modern banking platform and in partnership with IBM
- Over 250 TSB staff will initially serve customers through Smart Agent, most working from home
- Will free up staff across branches and contact centres to support vulnerable customers and those that need essential services

TSB has launched a new Smart Agent function on its website (www.tsb.co.uk), to give customers immediate access to the measures the Bank has introduced during the coronavirus pandemic, including how to apply for a repayment holiday on mortgages, personal loans and business loans. Customers now have the ability to ask questions and get their answers ‘live’ from TSB’s employees - the first time TSB has provided this functionality.

This new approach is freeing up TSB’s employees in branches and contact centers to focus on serving its most vulnerable customers or those that need essential bank services. Since launching on 25 March, Smart Agent has answered over 40,000 customer requests using a combination of a virtual assistant and employees. Before introducing the chat function, these requests would typically have led to a call being made to the Bank’s contact centers or a visit to the branch.

Working closely with its technology partner, IBM, TSB was able to introduce Smart Agent in just five days. Over 250 TSB employees have now been trained to provide the service. These employees, the majority of whom are working from home, are from all areas of the bank that have stepped in to support customers during this difficult time.

Since the launch Smart Agent has been enhanced to include the ability to authenticate the identity of customers which will enable Smart Agent to be further tailored to their individual needs. The service will also be included within the TSB mobile App.

TSB’s Chief Operating Officer, Suresh Viswanathan, said: “We’re determined to help our customers in every way we can during this difficult period. That’s why it was important to deliver this solution quickly and I’m pleased we’ve been able to get it up and running in five days - it’s a testament to our teams working in partnership with IBM and our modern banking platform. It means that our colleagues across TSB who may be working from home can continue to help customers to access all our online and digital services.”

Michael Conway, AI Practice Leader, IBM Services, UK and Ireland, said “This COVID-19 response has been a great example of IBM and TSB working closely to deliver great outcomes at pace to help customers in real need. We’re looking forward to continuing our partnership and continuing to help transform the customer’s experience across the bank.”

The launch marks another exciting phase in the bank’s technology transformation. It builds on a recent services agreement which announced IBM will build and manage TSB’s private cloud environment, running services across TSB’s core banking platforms with all of the infrastructure being operated and managed by IBM under

supervision by TSB.

Michael continued, “As the financial services industry continues its rapid transformation, banks are embracing an increasingly digital future, having a cloud based platform helps TSB roll out new digital offerings and deliver innovative cloud-native services to its customers. This shows how technology can be employed at pace to further enhance the stellar work already being carried out by the banks employees.”

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