



Case study by  Cobrowse

How Discovery Bank Scaled High-Touch Banking to One Million Customers Without Expanding Their Service Team

| **+1.2M**

Clients supported, up from 250k with no added staff

| **%15**

Fewer calls in 2025 compared to 2024

| **%97**

First call resolution when agents use Cobrowse

BUSINESS SECTOR

Financial services

CUSTOMER SINCE

2021

LOCATION

South Africa

YEARS OPERATING

6

DEPLOYMENT

Self hosted on Microsoft Azure

INTEGRATIONS

Genesys and bespoke CRM

About Discovery Bank

Discovery Bank is a South African full-service mobile bank offering a range of products, with 24/7 digital banking at its core. Since launching in 2019, it has grown to over 1.2 million clients and 3 million accounts.

“In our country, unless you're wealthy and have a private banking product, the only service you can get after hours is for fraud. Otherwise banking call centers open only during business hours.”

Phuti Sebidi

Chief Client Officer, Discovery Bank



Breaking past brick-and-mortar banking: building trust in a branchless model

As the first fully digital bank in South Africa, Discovery Bank faced some stiff competition from legacy banks, many of which were over 130 years old. Discovery needed to do something different to stand out, to deliver something that traditional banks couldn't.

The answer lay in elevating the digital-first banking experience. A bank that's high-tech, but also high-touch. So Discovery Bank focused on delivering top-notch support via their mobile app. For everybody.

The Discovery Bank support team ensures that every customer feels like they have a

dedicated banker for all of their needs. For the digital-first bank, support is about more than just availability; it's the core of the client experience.

Discovery Bank's approach understands that customers need actual solutions to their problems. They don't just need simple answers. Customers need help with navigating the mobile app, especially if they're first-time users or older clients unfamiliar with digital tools. A better support experience enables Discovery Bank's customers to build financial autonomy and resilience.

Why Cobrowse: Mobile-first experience

Discovery Bank built a traditional contact center, but they quickly realized that they were spending a long time on each call while helping clients use the banking app.

Discovery Bank needed a secure way for Discovery Bankers to visually guide clients through the banking app in real time, thus enhancing their experience and use of the app. Something that went beyond a Discovery Banker reading out a list of instructions.

Ideally, this would be a product that lets the Discovery Banker take the reins, while also teaching clients how things worked. Most co-browsing tools that the team looked at only supported web browsers.

“That was unhelpful,” says Lance Swartz, Head of Discovery’s Contact Centre System Support. “98% of Discovery Bank clients do their banking in the mobile app, not on the web browser.”

Cobrowse is agile enough to work smoothly with the bank’s existing systems. Cobrowse collaborated closely with Discovery Bank’s technical leadership to make sure the implementation met all of Discovery Bank’s compliance and deployment requirements. The solution is self-hosted on Discovery Bank’s own Azure account, and integrated into Discovery Bank’s custom CRM and Genesys telephony system.

Discovery Bank highlights the Cobrowse team’s top-tier technical expertise and support as a reason for their continued partnership.

The team deployed Cobrowse into the mobile banking app and branded it internally as “Live Assist”. It allows Discovery Bankers to instantly see what the client sees and to guide them using a shared visual pointer. Sensitive information such as PIN numbers and personal data remain hidden from the Discovery Banker, ensuring client confidentiality at all times.

“With Cobrowse, we get the right guy on the call. They give us the correct feedback, they guide us, and we get responses within the hour.”

Lance Swartz
Head of Contact Centre
System Support,
Discovery Bank



Results:

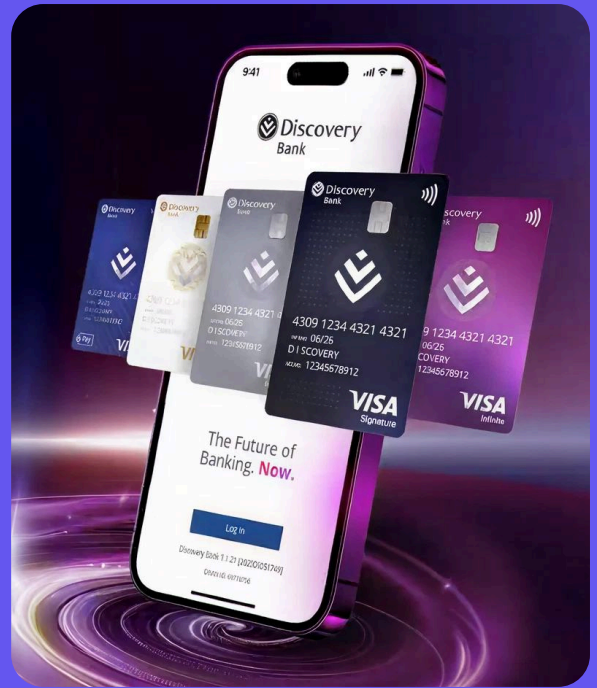
Shared views, shared wins

Working with Cobrowse helped Discovery Bank build a support-centric service that wins over both customers and Discovery Bankers.

Improved client experiences and more effective onboarding

With Cobrowse, Discovery Bankers can go far beyond simple verbal guidance. They can jump into the app as their clients see it, and walk them through it all live. For first-time users, or the less digitally savvy, that first Live Assist experience is a game-changer when it comes to educating users, improving adoption, and building client loyalty.

Ulric de Klerk, Client Service Specialist at Discovery Bank, recalls an engagement with an elderly couple during which a Discovery Banker used in-app Live Assist to guide the client through the virtual card creation process. The client was notably impressed by the simplicity of the experience, expressing strong appreciation for the innovation.



“Within a minute or two she was able to set up the card and her reaction was: ‘This is next level! The things that you guys are doing here are next-level!’ “

Ulric De Klerk

Customer Service Specialist, Discovery Bank



During a call, Discovery Bankers can also show clients new features in the app that they might not frequently use. By opening up the app and giving them a tour of what's possible, bankers can enable clients to get even more out of the product.

The impact of this can't be overstated. Getting the first call right means people are less likely to call back, freeing Discovery Bankers to serve others. When Discovery Bank use Live Assist the first- call resolution rate is 97%.

Better onboarding and issue resolution lead to happier, more empowered clients. Client comments consistently highlight Discovery's emotional connection, trustworthiness, and authenticity. Those are the clients who stick around for the long haul.

Strategic improvements in sales and user experience

Cobrowse enables more than just better support.

Increased Sales: Discovery Bank pairs their AI-driven "Next Best Action" engine with LiveAssist, enabling Discovery Bankers to quickly suggest offers and upsells.

Product Improvements: The Discovery Bankers using Live Assist are the front line when it comes to flagging potential technical issues for the bank's system support and technical support.

Thanks to real-time visibility, Discovery Bankers can easily see when a problem isn't on the client's end. That feedback loop boosts not only once-off resolution rates, but also helps Discovery Bank consistently improve the app experience for all of its clients.

More successful Discovery Bankers, and an improved support center culture

Cobrowse is a core component of a Discovery Bankers toolbox. Discovery Bankers say that it's intuitive and easy to use, enhancing their ability to solve their clients' problems. LiveAssist bridges knowledge gaps in real time, turning each client interaction into a learning and service opportunity.

Every new Discovery Banker undergoes comprehensive training on all Discovery Bank products, processes, and systems, including Cobrowse, during their two-month onboarding. While 25% of their compensation is tied to performance metrics that include Live Assist usage, the impact goes further: the more they use Live Assist to support clients, the more likely they are to meet and even exceed their targets, which can lead to higher earnings.

Discovery Bank's contact centre is becoming increasingly efficient. When the bank first opened, 150 staff supported 250,000 clients. Today, a team of the same size supports over 1.25 million clients. Despite this rapid growth, the call rate has steadily declined, from 3.39 in June 2024 (with 977,000 clients) to 2.88 in June 2025 (with 1.25 million clients). This improvement is the result of multiple factors working together: ongoing refinement by management, thoughtful product and process design, and the strategic incorporation of Cobrowse.

That's the magic of Cobrowse.

"Live Assist has helped us catch things before they become a problem, even from how the app works, or the product, or if there's something technical that needs to be escalated."

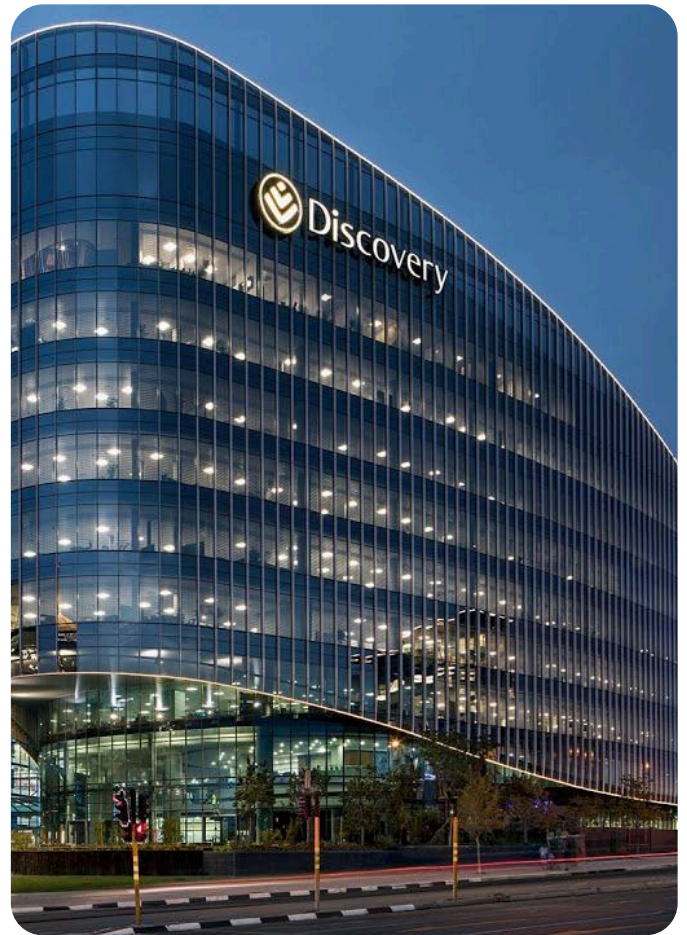
Phuti Sebidi
Chief Client Officer, Discovery Bank



A full-service bank in your pocket

Cobrowse is powering Discovery Bank's mission: delivering client-centric, mobile first banking for a million clients and counting. By embedding real-time assistance directly into their mobile app, Discovery Bank has shown the market what's possible with digital-first banking.

For every interaction - whether it's guiding a first-time user, helping an elderly client, or solving technical issues - with Cobrowse Discovery Bankers can provide exceptional client service and support.



Cobrowsing is evolving

Harness the power of Cobrowse to enable both agents and customers to succeed.