



# Linear Integrates with Five9 and Zoom Phone

## LinearFT

Linear helps make it easier for bank customers to open accounts and borrow money, and delivers an omnichannel customer experience while reducing costs for its banking partners. Established in 2021 through the merger of fintech companies ODX and Foundation, Linear is headquartered in Reston, Virginia, and operates multiple contact centers that handle about 500 calls a day.

Director of Sales Operations, Ryan McMahon, is responsible for new partnerships, account management, and operational projects at Linear. "We want to interact with customers in ways they want to be interacted with," he said. Aware of the limitations of the organization's legacy contact center, the management team recognized that it was not sustainable. They sought a solution that would provide reporting functionality, real-time visibility, an enhanced customer experience, better informed agents, and a fully remote workforce, among additional requirements.

### A Vital Unified Communications Solution

McMahon and his team were methodical in their approach as they evaluated different contact center technology providers. They contracted with a third-party telecommunications consultant to help identify potential partners, and began a discovery phase with conversations and product demos.

"I can't say enough positive things about the Five9 implementation team," McMahon said. "They were awesome in getting us where we needed to be. They're big on the train-the-trainer model. This allowed us to create subject matter experts across the management level, which was vitally important. Because each department is somewhat nuanced, it allowed these experts to train their teams in a way that shows how Five9

will affect their particular job. Once we got everyone set up and configured, we were able to hit the ground running."

The Five9 UC Integration with Zoom Phone was a necessity as Foundation was preparing for its contact center to go fully remote at the start of the pandemic. "Five9 is the platform that we live by and having the UC piece integrated was definitely a huge win for us," McMahon said. "Being able to have calls pass through from Five9 to Zoom so seamlessly and knowing that we have that capability in our back pocket helps us to sleep well at night."

About 97.5 percent of customer interactions take place on the Five9 platform. Incoming callers identify themselves as bank partners or customers and are routed through the SIP trunk to the Zoom Phone. They flow through the IVR and are directed to the appropriate skill group. Callers range from a customer asking for an update on a loan application, requesting documentation, or a bank partner submitting a new application.

Customer care agents are in a ready and available state for a 10-second timeout. As the agent accepts the call, a whisper states the name of the bank, and the screen pre-populates with the customer account number. With one click, campaign details are displayed and a screen populated with the frequent data points that customers typically seek appears. Agents are ready with the information they need to identify, verify, and answer a customer's questions. An embedded lookup tool saves the time of asking for an account number, which customers rarely have available.

Presence status is embedded in the Zoom console so managers can see which agents are available. When a caller needs an agent fluent in a particular language but one isn't available, Linear is able to identify



### Linear Case Study

#### Company Profile

Linear Financial Technologies (Linear), a fast-growing fintech company, enables digital loan originations and servicing for credit cards, loans, and deposit accounts.

#### Industry

Financial Services

#### Website

[www.linearft.com](http://www.linearft.com)

#### Challenges

- Lacked an integration between UCaaS and CCaaS
- Ability to scale and work remotely
- Limited visibility and lack of reliability in reporting capabilities
- Inability to make real-time decisions

#### Solutions

- Blended
- Admin Console
- Supervisor Console
- UC Adapter Zoom Phone
- Technical Account Manager

#### Benefits

- Enabled robust, real-time reporting
- Improved first contact resolution
- Reduced average call handle times by 15-20% per call, or 30-120 seconds per call
- Enabled the company to have a fully remote workforce
- Maximized agent allocation

an individual in the organization through the Five9 UC Integration with Zoom Phone. The ability to transfer the call from Five9 to a Zoom Phone user in another department helped resolve the caller's request quickly and effectively.

### Improving Agent Confidence and Creating Efficiency with Five9

Agents are now more productive, able to wear multiple hats, and service multiple bank partners and campaigns – each with its own dedicated toll-free line. Linear's former system was static and, while it could change the dial-out number to represent different banks, it did not have the flexibility to adjust and accommodate more than one campaign.

"In the past, each time we launched a new partner they weren't necessarily bringing enough call volume to warrant a full-time employee," McMahon said. "However, we still had to dedicate an individual to handle the interaction. We've since onboarded several new partners and we haven't had to add to our headcount."

"We have cut between 30 to 120 seconds from each call as a result of Five9," McMahon added. "That's a huge time savings on 500 calls a day, and a huge lift on our labor expenditure." In addition to maximizing agent productivity and reducing labor costs, Linear now has robust, real-time reporting. It's also much easier to add a new user into the system. In the past, the process took a matter of days. With Five9, it takes a matter of minutes.

"With our legacy provider, we often didn't learn about issues until they were raised to a higher level," McMahon said. "Now, supervisors are able to listen in real time while agents are on calls, hear what's being said, and coach if needed. It's been a huge help, especially with regards to training people in a remote environment. We have that ability at our fingertips with Five9."

### Understanding the Art of the Possible

"We've relied heavily on our technical account manager," McMahon said. "It's been a very good resource on our side, and our account manager has definitely been a key factor to our success."

Working hands-on with a subject matter expert, the technical account manager provided guidance in getting click-to-dial functionality embedded and rolled out within two weeks. She also contributed to the CRM integration, and established an SFTP backup so all calls are saved in a database.

Perhaps more importantly, she came to Linear "understanding the art of the possible," with big ideas that have the potential to completely reinvent the customer experience. Linear's homegrown CRM had presented challenges in the past when it came to integrating with other platforms but, with the Five9 Agent Desktop Toolkit Plus (ADP+), the company was able to integrate seamlessly.

### Moving Forward into the Future

"Now we are able to react in real time, both with the data that we have as well as making additions and changes from an administrative perspective," McMahon said. "In the past, we were working with data that wasn't necessarily reliable and we couldn't make informed decisions with it, coupled with a burdensome operating system. It's like night and day."

Five9 has enabled Linear to improve reporting, maximize agent productivity, and reduce labor costs.

"Five9 is robust and intelligent," McMahon said. "We are able to get things done in a matter of minutes versus a matter of days, and the ease of use has reduced a lot of the burden on the team. We want to interact with our customers the way they want to engage with us, and Five9 enables us to do just that. Moving forward, we are potentially looking at AI to help provide an even better experience. Agents are not necessarily needed for the simpler questions and can be utilized for more complex issues. Agents are the subject matter experts and Five9 has the ability to help us be smarter."

**"Even though we can't walk around the sales floor and hear what's being said, we still have that ability at our fingertips with Five9."**

**Ryan McMahon,**  
Director of Sales Operations,  
Linear Financial Technologies

### About Five9

Five9 is an industry-leading provider of cloud contact center solutions, bringing the power of cloud innovation to more than 2,000 customers worldwide and facilitating billions of customer engagements annually. Five9 provides end-to-end solutions with digital engagement, analytics, workforce optimization and AI to increase agent productivity and deliver tangible business results. The Five9 platform is reliable, secure, compliant and scalable. Designed to help customers reimagine their customer experience, the Five9 platform connects the contact center to the business while delivering exceptional customer experiences that build loyalty and trust.

For more information visit [www.five9.com](http://www.five9.com) or call **1-800-553-8159**.

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