

3-Minute Read

How Southern Bank Reinvented the Branch Experience with Video Banking

What started as a quick fix for Southern Bank turned into a long-term, mutual partnership with Invo. The partnership reinvented how its branch experience looked, from day one.

Results

6 agents
servicing 65
branches

70% interaction
time decrease

Day 1 account
openings

About Southern

Southern Bank has more than \$5 billion in assets but prides itself on being like a community bank. Chartered in 1887 as a mutual Missouri savings and loan association, Southern became a publicly traded company in 1994 but began growing exponentially in 2009. In 2025, Southern serves more than 50 communities across Missouri, Arkansas, Illinois, and Kansas. Southern partnered with Invo with specific goals in mind to improve its branch experience for customers.



4 State Markets



65 Branches



\$5B+ in Assets



Southern Bank Video Kiosk

A More Streamlined Customer Experience

New accounts would take 30-45 minutes to open with a traditional teller. Southern aimed to streamline that process and cut interaction times.

Invo implemented [video banking kiosks](#), which allow customers to connect instantly with agents. As a result, customers can open new accounts in just **12 minutes**.

Enable Turnkey Expansion

While Southern has more than \$5 billion in assets, it strives to maintain a community bank feel. When they acquired a bank with **14 branches**, they needed to be fully operational on day 1.

Southern centralized their staff with [video](#), allowing new branches to stay fully functional. Agents in one city can open new accounts for customers in a different city without skipping a beat.

Maximize Staffing Efficiency

Video was initially deployed as a band-aid solution. However, Southern quickly learned that it was an asset to operational efficiency.

Southern decided to merge its video banking department with its ITM department. A centralized staff of agents serves customers at all branches, instantly. As a result, **Southern supports all 65 of its branches with just 6-7 video agents**. Staffing shortages are a thing of the past.

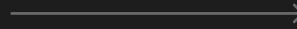


Kim Capps

Executive VP & COO

**“Happy team members
make happy experiences for
our customers.”**

**Schedule a Quick
Product Demo Today!**



✓ Learn how to overcome hiring & staffing struggles with Invo's software suite.

✓ Discover solutions that deliver seamless on-screen experiences, proven to cut wait times in half.

✓ Find out how features like co-browsing and scheduling can increase cross-sales.

Speak with a Solutions Consultant today to see firsthand how Invo can positively impact your financial institution!

Smart Routing & Service Queuing

Document Capture Technology

Secure File Upload Management

Electronic Signature Capture

Dynamic Co-Browsing Technology

**Interested? Give us a call
at (855) 468-6843 or book a
video call today.**

