

Case Study

Scaling Quietly: How Chirp Digital Grew SMS Volume 2300% Without Issue



✓ **100%**
delivery and no
shutdowns

✓ **2,300%**
increase in SMS
volume

✓ **Enhanced**
stable, dependable
service to clients

Introduction

Chirp Digital, a fintech platform headquartered in Austin, TX, helps businesses that conduct financial background checks — such as lenders and rental agencies — securely access and instantly verify financial data, 24/7. The solution's open API connects clients to bank account information across North America, providing a more holistic financial picture than credit scores alone. These deeper insights help organizations assess their applicants' financial risk with greater

confidence while also giving consumers better access to financial opportunities.

“Credit scores can be damaged quickly but often take much longer to rebuild,” explains Jason Williamson, CTO and co-founder of Chirp Digital. “By incorporating bank transaction data as an additional input for Chirp partners, consumers gain a meaningful opportunity to accelerate the recovery of their creditworthiness.”

The Challenge

To protect consumers from scams and predatory lenders, mobile carriers have imposed stringent restrictions on advertising financial services via text message. Unfortunately, these constraints also make it more challenging for legitimate service providers to break through, as Chirp Digital experienced firsthand.

Although Chirp's portal allows clients to connect directly with customers via SMS, their messages were frequently throttled and flagged as violating carrier standards, often without notice. And in the financial services market, where trust is foundational to client relationships, unreliable communication can be a deal-breaker. For Chirp, it also created a barrier to delivering on their product promise.

Despite following compliance requirements, the delivery problems persisted. Worse, their previous solution provider failed to help address these concerns, leaving the Chirp team to navigate issues with carriers on their own terms on their own. This was particularly frustrating given the stakes: mobile carriers still charge for every message sent, whether it reaches the audience or not.

Committed to providing Chirp clients with a more reliable option, Jason began looking for an alternative.

The Solution

When Chirp Digital began working with TrueDialog in spring 2023, the difference was immediately obvious. The TrueDialog team helped Chirp onboard quickly, replace the API calls from their previous provider, apply for and register its short code, and supported Jason in ensuring both Chirp and its clients met all necessary regulatory requirements.

“We are a bootstrap fintech company, and we don’t have a large, in-house IT team,” Jason says. “So having help from TrueDialog in navigating compliance as well as carrier applications and questionnaires was huge.”

Using the TrueDialog API, Chirp built reliable texting into its portal, making it easy for clients to compose and send text campaigns. And since partnering with TrueDialog, Chirp’s client base has enjoyed 100% delivery, which means

Jason and his team no longer field calls about undelivered messages.

“Many of our clients prefer to maintain a human touch with their customers, and rely substantially on SMS to support their customers in completing financial applications and other processes,” Jason says. “These clients have told us that our SMS deliverability is one of the core reasons that they’re using Chirp.”

Jason notes that if Chirp didn’t provide this reliable, consistent service to its clients (via the TrueDialog API), those clients wouldn’t be able to provide the vital human-to-human experience their customers have come to expect. Which means they’d likely take their business elsewhere.

The Results

Since partnering with TrueDialog, Chirp Digital has grown its SMS volume an astounding 2300% increase in just three years. Best of all, this growth has been completely hiccup-free. Adopting more reliable texting infrastructure and support means Chirp can consistently deliver stable, dependable service to its clients, powering the company to scale.

“Of all the services that we use, TrueDialog scaled the quietest,” Jason says. “As we grew, it just kept working. And if someone noticed we were buying credits excessively, they’d reach out to let us know how we could upgrade our plan to take advantage of volume discounts and be more cost-effective. To have a partner that’s also looking out for your company’s financial feasibility, in addition to service reliability, is incredible.”

As Chirp continues to grow, TrueDialog is here to ensure it has the SMS support it needs. And that, according to Jason, is why he’s happy to refer other businesses. Because while growing a business will always have its challenges, having

“Since we partnered with TrueDialog, who helped us get the short code, we’ve had 100% delivery and no shutdowns, which is a big thing to do. Our customers have told us that our SMS deliverability is one of the reasons they chose us. TrueDialog is more than a vendor – they are a true partner in our success.”

– Jason Williamson
Co-Founder and CTO
Chirp Digital

a reliable platform and a trustworthy provider makes a tremendous difference in navigating those hurdles.

“I just want to extend a thank you to TrueDialog for helping us to grow so easily and rapidly with something as important as SMS.”