



# Financial Market Customization Catalog Overview

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Learn more about maximizing  
your financial applications



# About PCS

Business technology is our passion! Since 1996 Palitto Consulting Services (PCS) has been providing expert LAN/WAN, integration and custom software development services to the small and mid-sized business community. Our focus is integrating business systems to enable efficient business processes! Our team of experts is able to assist clients when determining which technology to purchase, how to use it, and how to optimize the technology for their unique business needs.

**At PCS we do not have a “one size fits all” approach; we strive to provide customers with a custom solution tailored to best fit their unique business needs.**

- PCS began working with the Mitel platform in 2002; we have over 50,000 hours of development time
- PCS team is Mitel Certified in both Installation and Support of Cloud, Premise, Contact Center, Mobility and Summit Practices
- All of our team members reside in Ohio
- Our project history ranges from one location to large deployments with multiple locations that span several states or countries

**PCS Strives to be a World Class Mitel Partner!**

# Financial Market Customizations

## CORE Integration

CORE integrations can have several elements, as listed below. The elements when combined can provide a powerful addition to your VoIP platform.

### Call Routing

Call Routing: Inbound call routing is based on relationship attributes such as collections routing, member priority routing, high account balance, DNIS and Personalized Banker. Through the real-time data exchange, the customer will receive a warmer, more personalized experience.

### IVR

PCS can implement as many or as few IVR call flow scripts as desired. Your IVR can be designed as a simple auto attendant or as robust as a self-service IVR. Options include In-Queue Information, Main Menu and Personalized Ads on Hold and the ability to change pin number.

### Screen Pop

Integrates CORE and Mitel to create the ability to screen pop with caller information and for validation grading. It appears in a toaster pop-up as well as bringing up the main page in Fiserv for the member of the incoming call.

### CORE Platforms

PCS integrates with a wide variety of CORE platforms from many vendors. These include, but not limited to:

- Fiserv's Datasafe, Spectrum, Pathways, Open Solutions DNA and Branch Suite
- JackHenry options include: Silverlake and Symitar
- COCC Insight
- And More!

**Not on the List? Please contact PCS directly as our experienced team has worked with many CORE platforms.**

## Fraud Prevention

### **EWS Call Routing**

Decision scripting is created to send calls that fail EWS validation to a specified Contact Center IRN to be handled as high-risk calls.

### **Known Problem Call Routing**

Provides a specialized call routing to screen incoming calls against a maintained list of known problem caller phone numbers. The PCS router will check all incoming calls against this list and route callers to a special IRN to handle known problematic callers.

### **Member Validation**

This screen pop is designed to validate information entered into the IVR by members. If a member enters any information incorrectly or tries several times before getting an answer correct, during the member authentication process, the agent who takes the call will be notified. This will prompt agents to further question the caller to make sure the person who is calling is actually the account owner. Member validation is very useful to help prevent web banking denial of service attacks and phone attacks on call centers. Also beneficial when agents are frustrated and skip steps or if supervisors are trying to keep good wait times and don't take all the proper precautions.

### **Problem Caller List Management**

Contact center management staff will have access to a web interface for adding and managing the list of known problem callers. The web interface can optionally be hosted on an internal web server. The interface will allow staff to view the list of phone numbers and easily add and delete numbers from the list.

### **Validation Grading**

Designed to validate information entered by members. If a member enters any information incorrectly or tries several times before getting an answer correct, during the member authentication process, the agent who takes the call will be notified. This will prompt agents to further question the caller to make sure the person who is calling is actually the account owner.

## Self-Service IVR

### **Agent Authentication**

To authenticate an account for agent accessibility, the IVR will ask callers for pertinent information in regard to their account. Symitar will use SymConnect/SymXchange to pull the account information based on the IVR Responses, for easy access allowing agents to answer account questions quickly and efficiently.

### **In-Queue Hold Information**

While on hold, customers have the ability to access their account balance, routing number, information regarding their last 3 deposits, or other information you would like to provide for fast and easy access. This may eliminate the need for them to speak with a customer service representative, freeing the agents for other calls and keeping wait time to a minimum.

### **Main Menu IVR**

IVR's allow customers to access their account information including; interest rate information, to change their PIN Number, and more. IVR's allow for flexible integrations and scripting with the Contact Center. It's an all in one tool the customer can manage. PCS can implement as many or as few IVR call flow scripts as desired. Your IVR can be designed as a simple auto attendant or as robust as a self-service IVR. There are many options that can be combined to make the best use of your IVR and to create the best user experience.

### **Member Authentication**

After the IVR asks members to enter specific information related to their account, it will also create validation grading of the number of tries per item, number of incorrect items, and other specifics pertinent to the safety of each account, before sending the caller to speak with an agent. If the call is flagged, the agent knows there has been a problem with the authentication and will need to proceed carefully to determine if the caller is actually the account holder.

### **Member Validation**

This screen pop is designed to validate information entered into the IVR by members. If a member enters any information incorrectly or tries several times before getting an answer correct, during the member authentication process, the agent who takes the call will be notified. This will prompt agents to further question the caller to make sure the person who is calling is actually the account owner. Member validation is very useful to help prevent web banking denial of service attacks and phone attacks on call centers. This is also beneficial when agents are frustrated and skip steps or if supervisors are trying to keep good wait times and don't take all the proper precautions.

## Call Routing

### **After Call Survey**

After Call Survey can be used to auto transfer callers or auto call back to a survey without agent intervention. The management and reporting is editable within the contact center interface, as well as allowing set up of survey questions by language with ability to present unique question sets for each language. Survey responses are configurable for number of questions, order of presentation and response styles of DTMF and Voice Memo. Reporting and email alert tools available.

### **Collections Routing**

Callers will be sent to the collections department for different qualifications. Examples include; member is more than 25 days delinquent on a loan or if member is more than 25 days negative in their checking account.

### **EWS Call Routing**

Decision scripting is created to send calls that fail EWS validation to a specified Contact Center IRN to be handled as high-risk calls.

### **Known Problem Call Routing**

Provides a specialized call routing to screen incoming calls against a maintained list of known problem caller phone numbers. The PCS router will check all incoming calls against this list and route callers to a special IRN to handle known problematic callers.

### **Member Priority Routing**

Calls are prioritized in the queue routing based on determined attributes. Calls are granted higher priority when they achieve specific logical requirements. Attribute examples include; high balance, multiple accounts, business membership, length of membership, and more.

## Survey

### **After Call Survey**

After Call Survey can be used to auto transfer callers or auto call back to a survey without agent intervention. The management and reporting is editable within the contact center interface, as well as allowing set up of survey questions by language with ability to present unique question sets for each language. Survey responses are configurable for number of questions, order of presentation and response styles of DTMF and Voice Memo. Reporting and email alert tools available.



### **After Call Survey Reports**

Reports are available in the contact center or within the PCS reporting portal. Reports available on the following; audio comments, responses below threshold, analysis by agent or by queue, survey response results, response rates and survey database schema.

## **Time Savings**

### **Application Screen Pop**

Integrates your application and Mitel to create a screen pop. Ability to display application account screen, phone history screen phone log entries, incoming call alert or any screen of your choice. The screen(s) to pop are configured in a user editable configuration file. Through the real time data exchange, the customer will receive a warmer, more personalized experience.

### **In-Queue Hold Information**

While on hold, customers have the ability to access their account balance, routing number, information regarding their last 3 deposits, or other information you would like to provide for fast and easy access. This may eliminate the need for them to speak with a customer service representative, freeing the agents for other calls and keeping wait time to a minimum.

### **Validation Grading**

Designed to validate information entered by members before transferring the call to an agent. If any information is entered incorrectly or takes multiple tries to enter a correct answer during the authentication process, the agent who takes the call will be notified. This will prompt agents to further question the caller to make sure the person who is calling is actually the account owner.

### **Voice Announce**

PCS Voice Announce is a virtual operator which announces the caller name to the agent before they speak to the caller. The application reads the inbound Caller ID, DNIS, or other specified call properties, and plays a pre-recorded audio file. Voice Announce works with agents who are logged into specific work groups or contact center.

### **Work Group Login and Logout**

Allows telephone agents to selectively join or leave any work group during the course of the day, without having to go through an administrator. This is well-suited to a multi-site scenario as well as agents who frequently need to hop between work groups to handle overflow, to cover an agent who is on vacation, or for a variety of other reasons

### **Pre-Answered FAQ Service**

Customer's pre-answered FAQ are answered before agent picks up call.

### **Inbound Calls with Validation**

Screen pop with rest of validation questions and answers listed on screen, when calls are routed to agents

### **Automated Secondary Validation**

Can be set to have pre-populated validation questions with answers screen or be used as a second set of validation questions, after validating in the IVR.

## **Reporting**

### **Web Portal Reporting**

Gives insight on your volumes, agents, productivity, resource utilization, and overall system health. Our underlying technology is optimized for speed.

### **CORE Integration**

Call center reporting that brings account level details into telephony reporting platform. For example, can track how much time an agent is on the phone with each account or the value of each account that calls in.







## **Palitto Consulting Services**

150 Main Street  
Wadsworth, OH 44281  
P: 330.335.7271  
F: 330.335.7275  
[www.palittoconsulting.com](http://www.palittoconsulting.com)