# PCS

PALITTO CONSULTING SERVICES

# Financial Institution CORE VoIP Platform Integrations

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## Content

**Learn more about maximizing your VoIP platform** →

# 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 VoIP platforms in 2002, assisting early adopting ShoreTel Partners. Collectively our team has a wealth of development experience on many VoIP platforms, including Avaya, Cisco, Mitel, Zultys, RingCentral, Zoom, 8x8, Vonage and more!
- PCS team is certified in and has much experience with both VoIP and contact center installation and support.
- All of our team members work and reside in the Continental United States, with a large majority working from our Ohio based office.
- Our project history ranges from single to multi-site implementations with national and global footprints.

**PCS Strives to be your World Class VoIP integration partner!**

# Agent & Member Authentication

## Agent Authentication

To authenticate an account for agent accessibility, the IVR will ask callers for pertinent information in regard to their account. PCS integrates into the financial institution CORE's API's which will pull the account information based on authentication in the IVR responses, for easy access allowing agents to answer account questions quickly and efficiently.

## 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.

**Examples of information needed:**
• Member number
• Zip code
• Account #
• PIN
• DNIS
• Other qualifying information
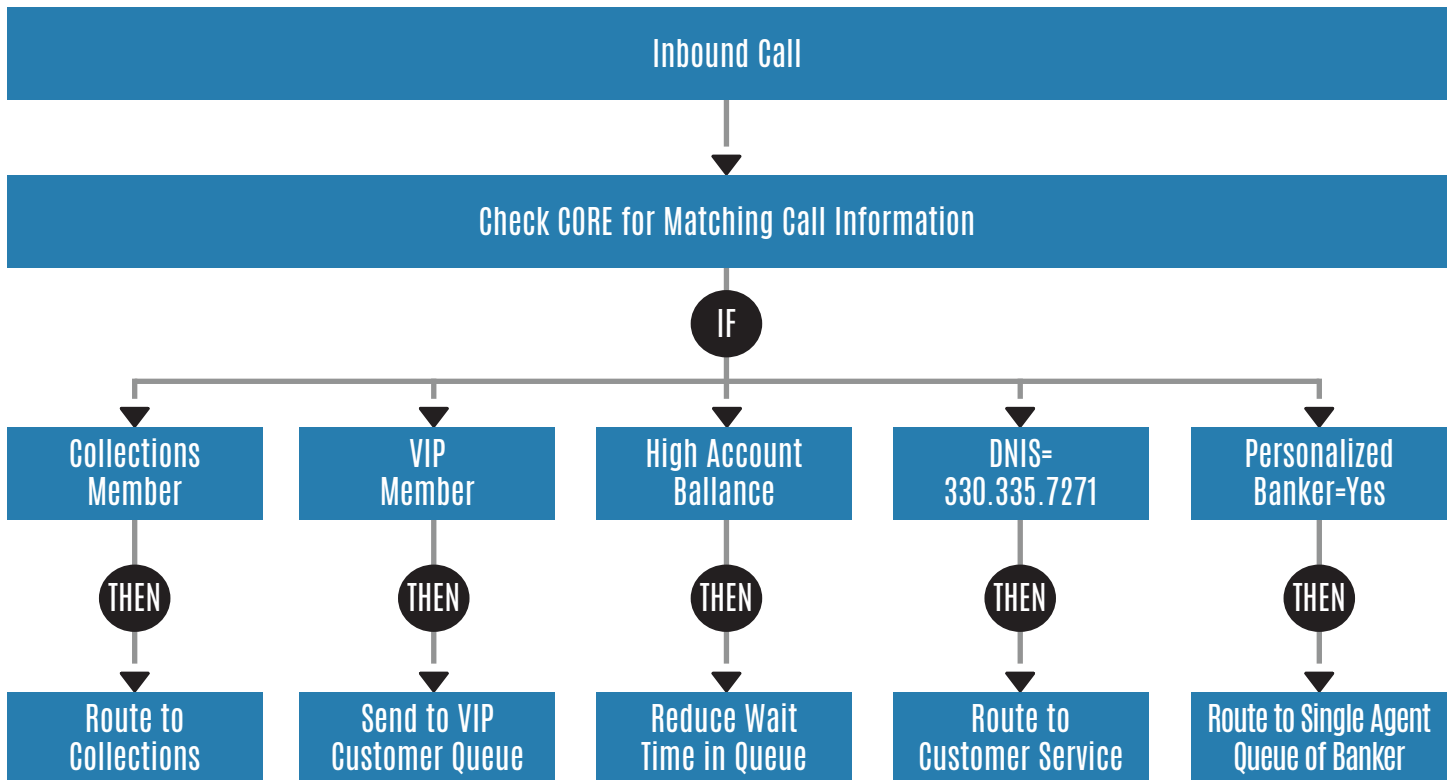
## CORE Processing Platform Support

All leading CORE processing platforms provide several products for CORE processing and CRM functions in financial institutions. The integrations described in this document are supported on multiple CORE platforms and will provide differing levels of functionality based on the options and limitations of each CORE Processing platform offering.

# Call Routing

Call Routing based on DNIS to create faster service for VIP Members or keep Members in collections from talking to anyone but collections representatives. PCS can route on any financial institution CORE based variable.

**Common Variables Used to Route Calls include:**
• Account in Collections
• VIP Member
• High Account Balance
• DNIS
• Personalized Banker

| Inbound Call |
| --- |

| Check CORE for Matching Call Information |
| --- |

**IF**

| Collections Member | VIP Member | High Account Ballance | DNIS= 330.335.7271 | Personalized Banker=Yes |
| --- | --- | --- | --- | --- |
| **THEN** | **THEN** | **THEN** | **THEN** | **THEN** |
| Route to Collections | Send to VIP Customer Queue | Reduce Wait Time in Queue | Route to Customer Service | Route to Single Agent Queue of Banker |

# Full-Service IVR

IVR's allow customers to access their account information regarding interest rate information, change their PIN Number, and more. IVR's allow for flexible integrations and scripting with Contact Center. It's an all in one tool the customer can manage. See the sample script below:

PCS SAVINGS
MAIN VRU MENU

INTROThank you for calling PCS Savings Bank.

> If you are calling from a touch tone telephone, press 1 now.
> (If no key is pressed, then state)

> Since you did not press a key, please stay on the line and your call will be transferred to a company representative.
> (If 1 is pressed, proceed)

> If you know your party's 4-digit extension you may enter it at this time.
> For an employee directory, press 8.

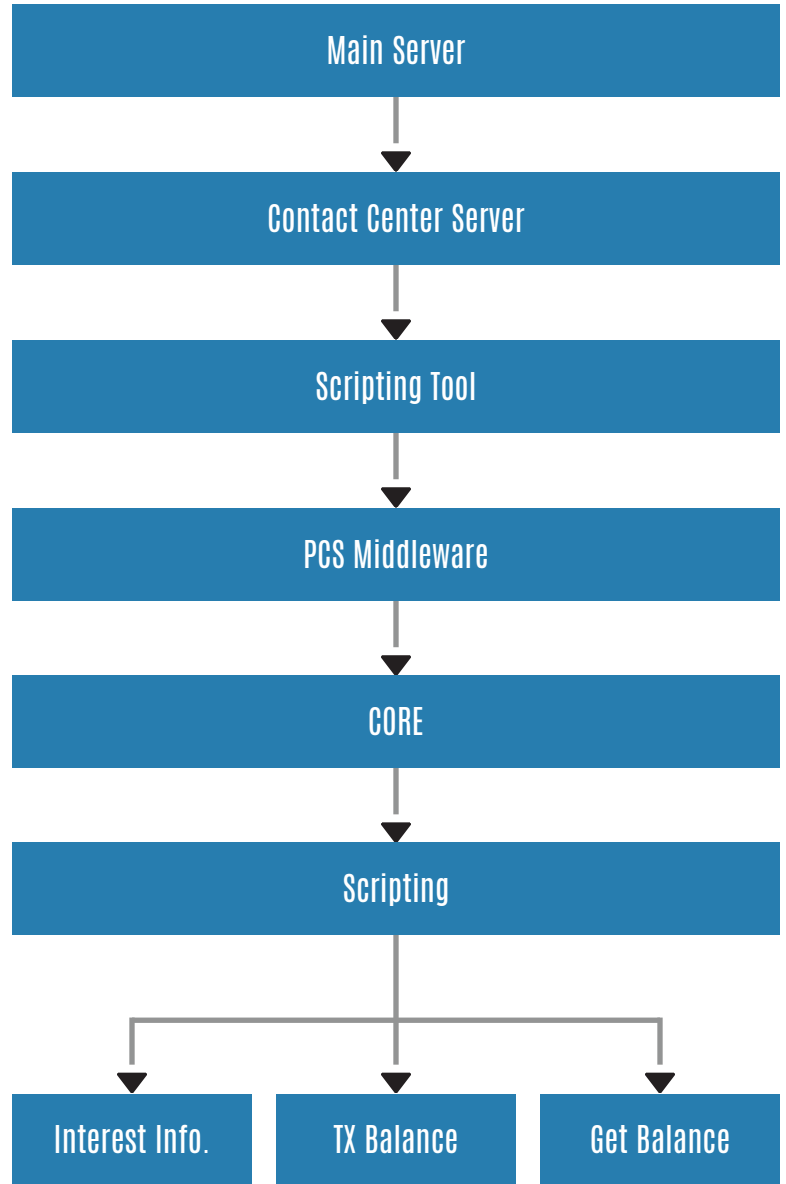| | |
|---|---|
| OPTION 1 | For purchase, refinance or equity mortgage loan information, press 1. |
| OPTION 2 | For information or Customer Service on an existing mortgage loan, press 2. |
| OPTION 3 | For checking, savings, CD, IRA, automobile, consumer or commercial loan information, press 3. |
| OPTION 4 | For the construction lending or wholesale lending department, press 4. |
| OPTION 5 | For the mortgage loan closing, purchasing or underwriting department, press 5. |
| OPTION 6 | For the human resources or personnel department, press 6 (Ext. 2240) |
| OPTION 7 | For information on other departments, press 7. (Dial 0) |

> To repeat this menu, press 9.

To speak to a company representative, press 0
> -transfers call to PCS operator

**Note:** If a caller presses 0 after hours, the VRU system will state the following after hours message:

Thank you for calling PCS Savings Bank. Though our offices are closed at this time you may still obtain information about your account either through our web-site at www.pcs.com or through our Voice Response System. If you need to talk to one of our company representatives, please call between 8:00 a.m. and 5:00 p.m. central standard time, Monday through Friday. Thank you again for calling PCS Savings Bank.
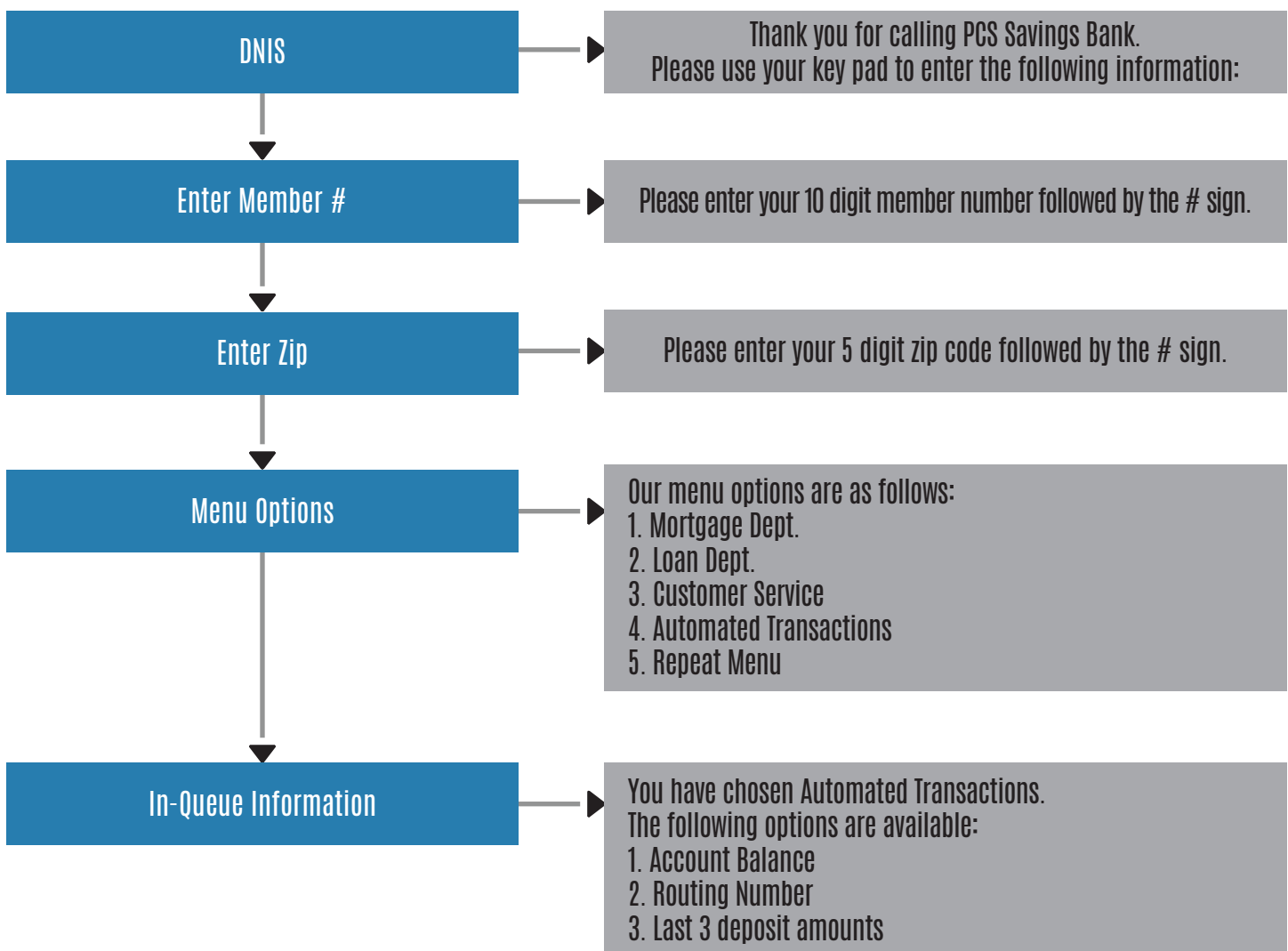
# IVR Menu Layout

- For ATM and other automatic transactions, press four.
- For specific check inquiry, press five.
- For interest information, press six.
- To change your PIN Number, press seven.
- To return to the previous menu, press eight.
- To repeat this menu, press nine.
- To speak with a customer service representative, press zero.

```
Main Server
    |
    v
Contact Center Server
    |
    v
Scripting Tool
    |
    v
PCS Middleware
    |
    v
CORE
    |
    v
Scripting
    |
 ---------------------
 |        |          |
 v        v          v
Interest Info.   TX Balance   Get Balance
```

# In-Queue 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.

| DNIS | → | Thank you for calling PCS Savings Bank.<br>Please use your key pad to enter the following information: |

| Enter Member # | → | Please enter your 10 digit member number followed by the # sign. |

| Enter Zip | → | Please enter your 5 digit zip code followed by the # sign. |

| Menu Options | → | Our menu options are as follows:<br>1. Mortgage Dept.<br>2. Loan Dept.<br>3. Customer Service<br>4. Automated Transactions<br>5. Repeat Menu |

| In-Queue Information | → | You have chosen Automated Transactions.<br>The following options are available:<br>1. Account Balance<br>2. Routing Number<br>3. Last 3 deposit amounts |

# Personalized Advertisements on Hold

Your phone system can be customized to play advertisements that target services available to customers based on their member authentication.

## For Example

This month, you are running a special on car loan interest rates. Customer A is calling about their savings account balance and does not have a car loan. The advertisements playing on hold will include the special car loan to try and upsell the service.

## Sample Scripts

"Thank you for holding for the next available customer service representative. Did you know that PCS Savings Bank offers car loans? We are currently offering our lowest rates of the year! Rates as low as 1.95% are available for qualifying members. Ask your customer service representative to calculate your rate and for more details on this great opportunity. Thanks for choosing PCS Savings Bank for your banking needs."

"Thank you for holding for the next available customer service representative. We noticed you are still signed up for paper statements.  Did you know you could save $1.95 each month for converting to electronic statements? Sign up today with any customer service representative or by going to our website!"

# Screen Pop Customizations

## Screen Pop Overview

Screen Pops integrate Customer Relationship Management (CRM) software to your VoIP platform. When an incoming call rings a user's phone, their CRM software will immediately display the caller account information in a pop-up window.

The Screen Pop application will display the CRM Account screen and optionally, the phone history screen. The system administrator can configure the system to pop either, both, or additional screens. Phone log entries for the incoming calls are created automatically.

The application can pop a generic screen with your choice of CRM information. This can be controlled in the configuration file. If needed, you may have a CRM specific or client specific version of screen pop invoking the a screen in the CRM or other third-party application.

You can optionally display an Incoming Call Alert screen, providing visual notification of an inbound call, and allowing you to accept or dismiss the call.

**The screen pop system is divided into two components:**
• The Server-side program, which runs on the main server
• The Client-side program which runs on every workstation utilizing Screen Pop.

Screen Pop can be configured to provide your choice of many useful options, both at the system level and individual user settings. The server component of the program runs as a service on your main server or optionally your application server.
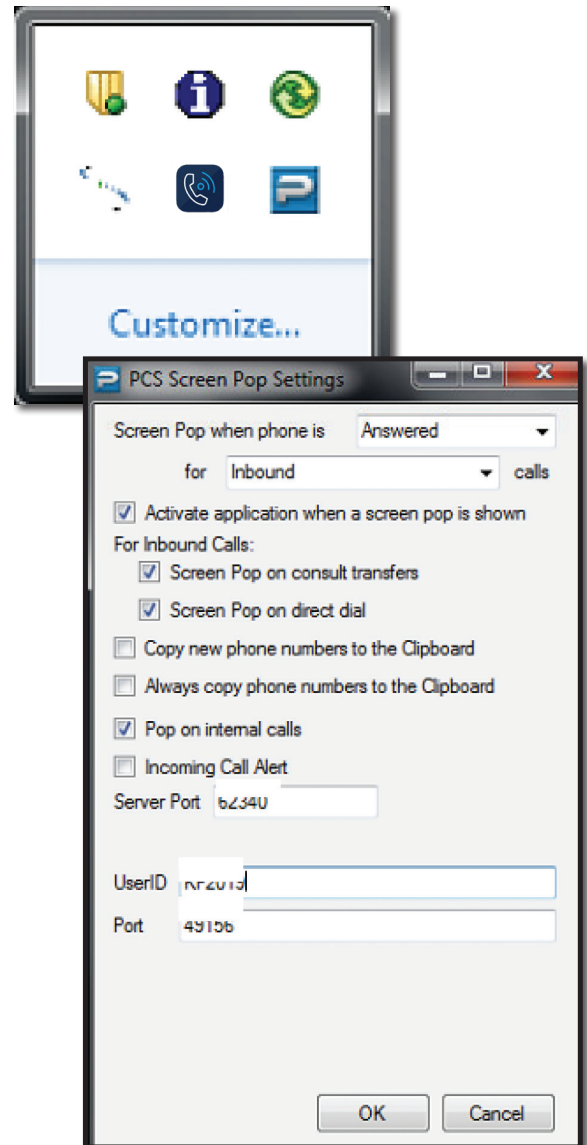
# CRM

Integrates CRM and your VoIP platform to create a screen pop.
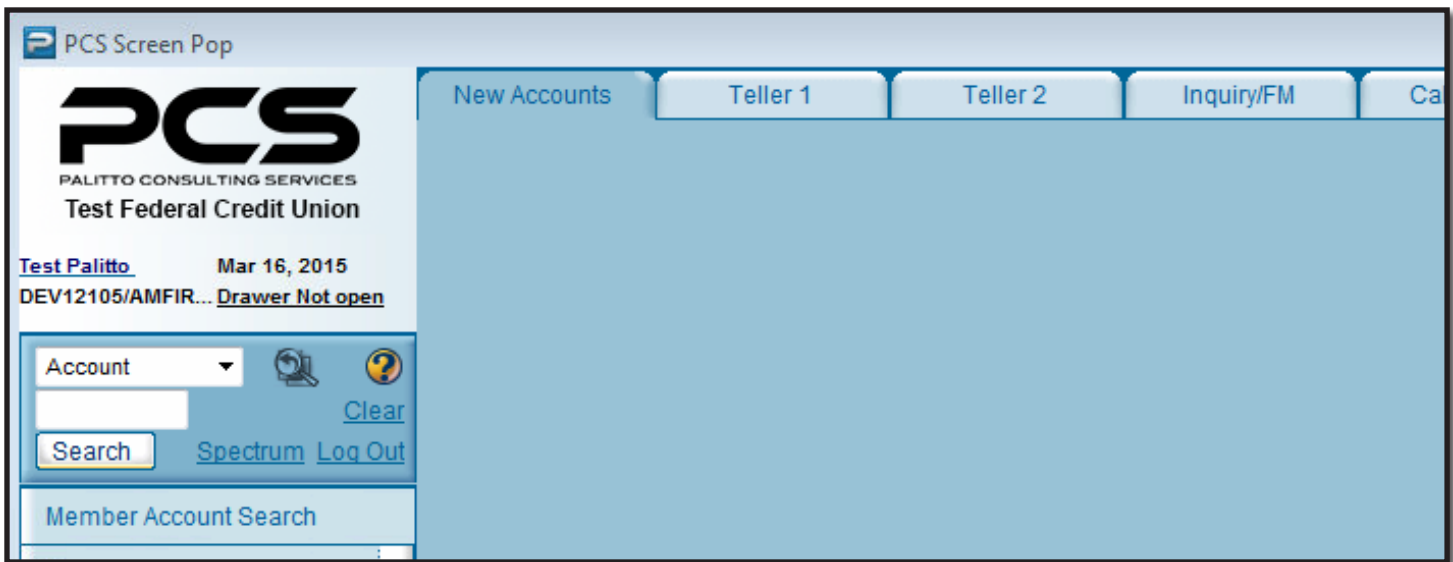


## Validation Grading

This screen pop is 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.

**Very useful to help prevent these situations:**

1. Denial of Service on web banking

2. Phone attacks on call center

      a. supervisors get frustrated and try to keep good wait times

      b. agents are frustrated and get sloppy

      c. fraudulent transactions

# CRM

Ability for CORE integrations and screen pops.



# CRM Integration

Integrates CORE CRM to your VoIP platform with client side software.