

Jack Henry Symitar- VoIP Platform Integrations

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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 many years of development on many VoIP platforms, including Avaya, Cisco, Mitel, Zultys 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. Symitar will use SymConnect to execute Repgen's which will pull the account information based on 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
- Other qualifying information as needed

Call Routing

Inbound call routing is based on relationship attributes. Using the Symitar integration, PCS will query SymXchange while inbound calls are in queue. Through the real time data exchange, the customer will receive a better, more personalized experience.

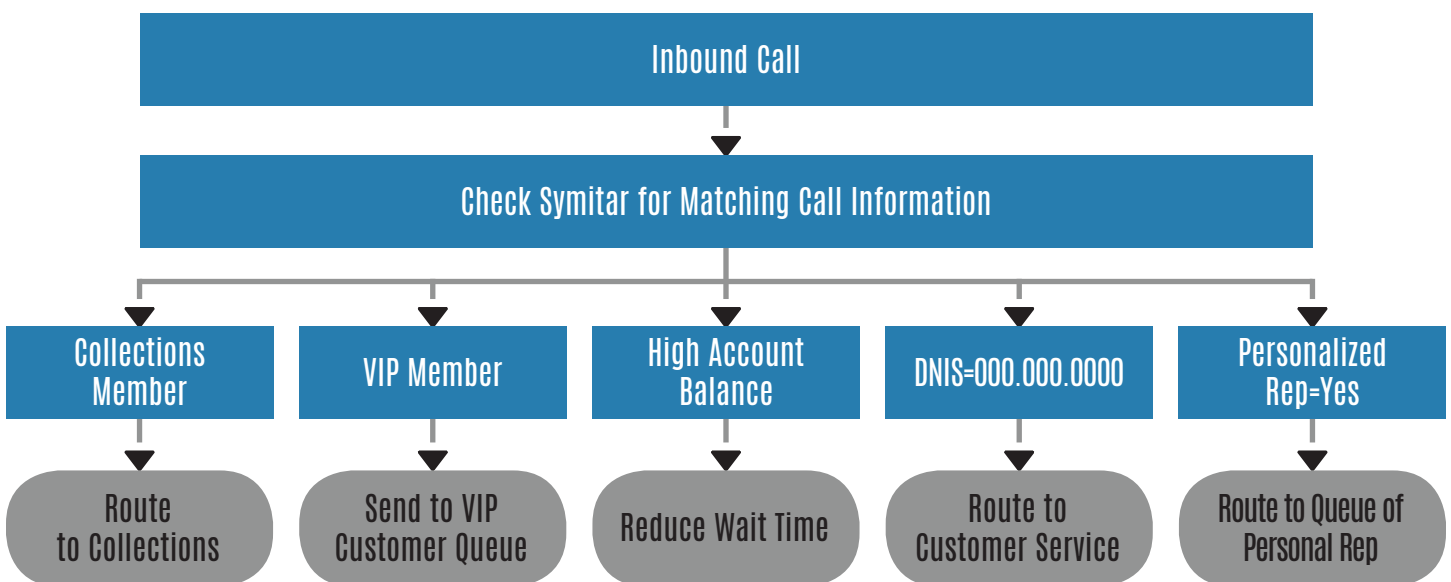
Collections Routing

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.

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; account has direct deposit and a loan, caller entered a valid account number, caller ID has called IVR more than four times in the last four weeks, no account number was entered, and more.

Call Routing Example



Fraud Prevention Systems

Integration with Fraud Prevention Systems to provide caller identity validation and call routing to manage calls from known fraud sources. This integration and call routing monitors all inbound calls before entering Contact Center queues and routes bad calls to appropriate fraud prevention queues.

Known Problem Call Routing

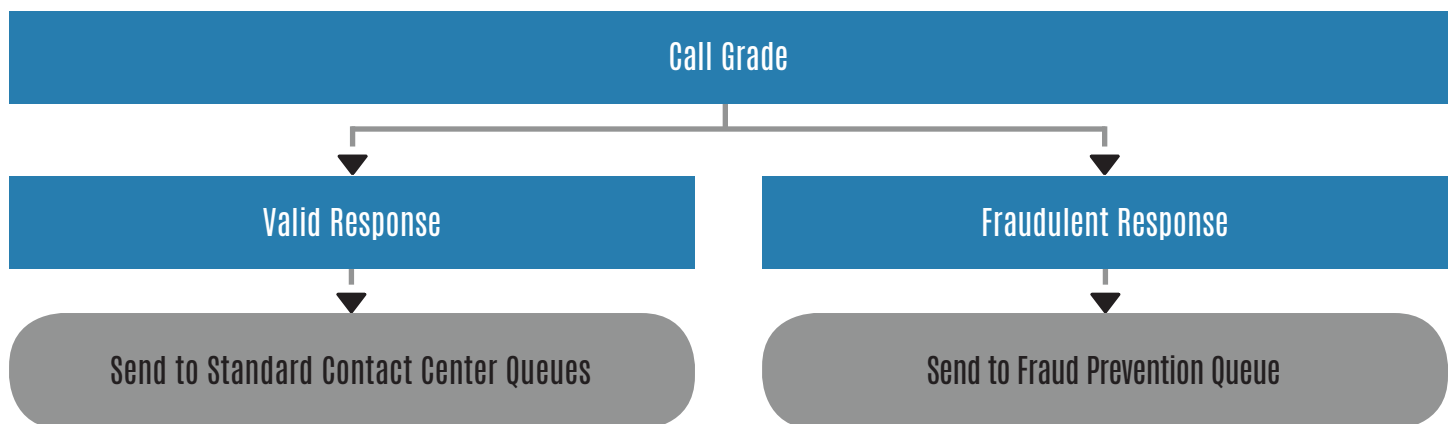
Provides a specialized call routing to screen incoming calls against a maintained list of known problem caller phone numbers. The PCS router will check all incoming calls against this list and route callers to a special IRN to handle known problematic callers.

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.

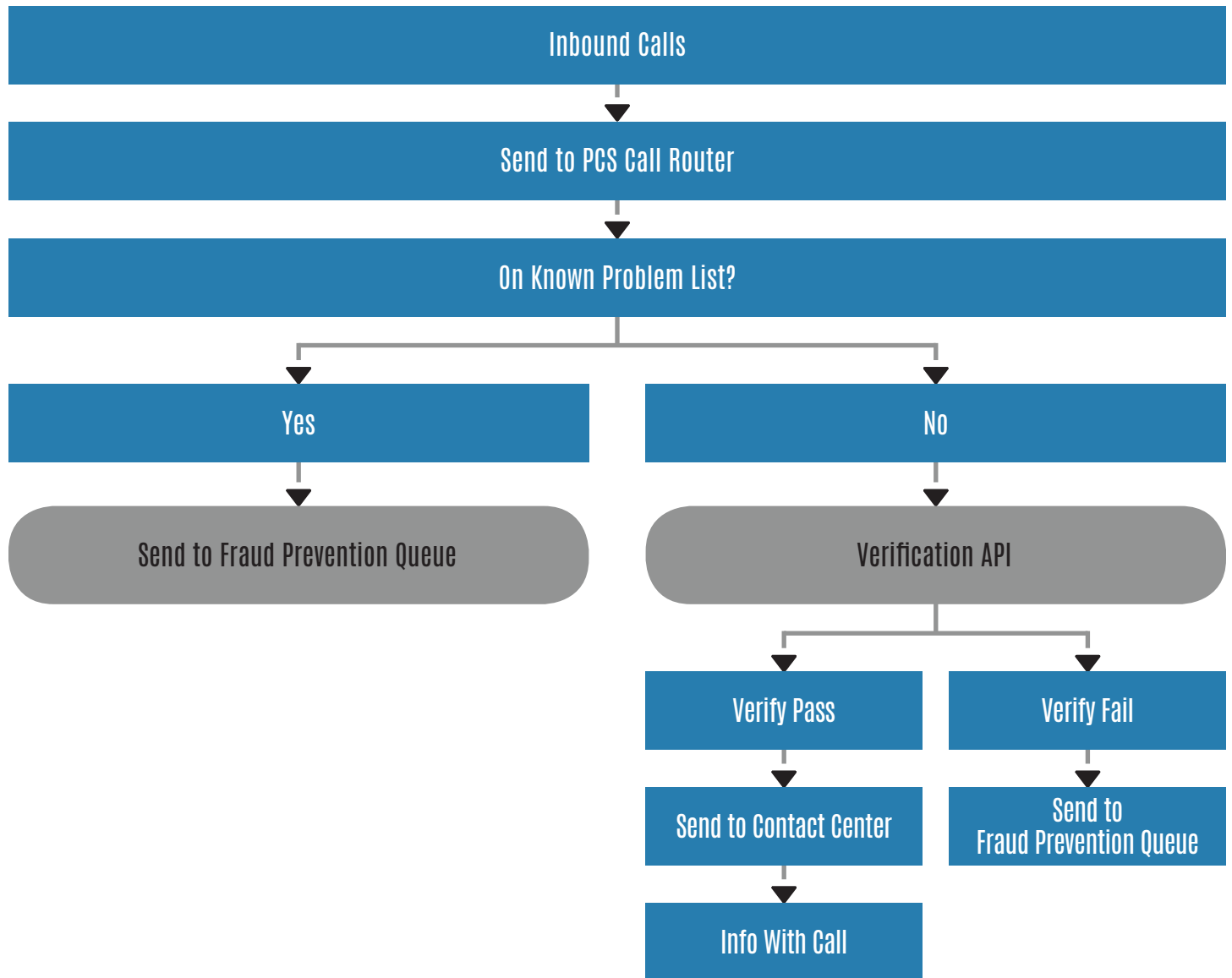
Fraud Prevention Call Routing

Decision scripting is created to send calls that fail Fraud Prevention validation to a specified Contact Center IRN to be handled as high-risk calls. PCS will provide scripting to route calls to:



Solution Call Flow

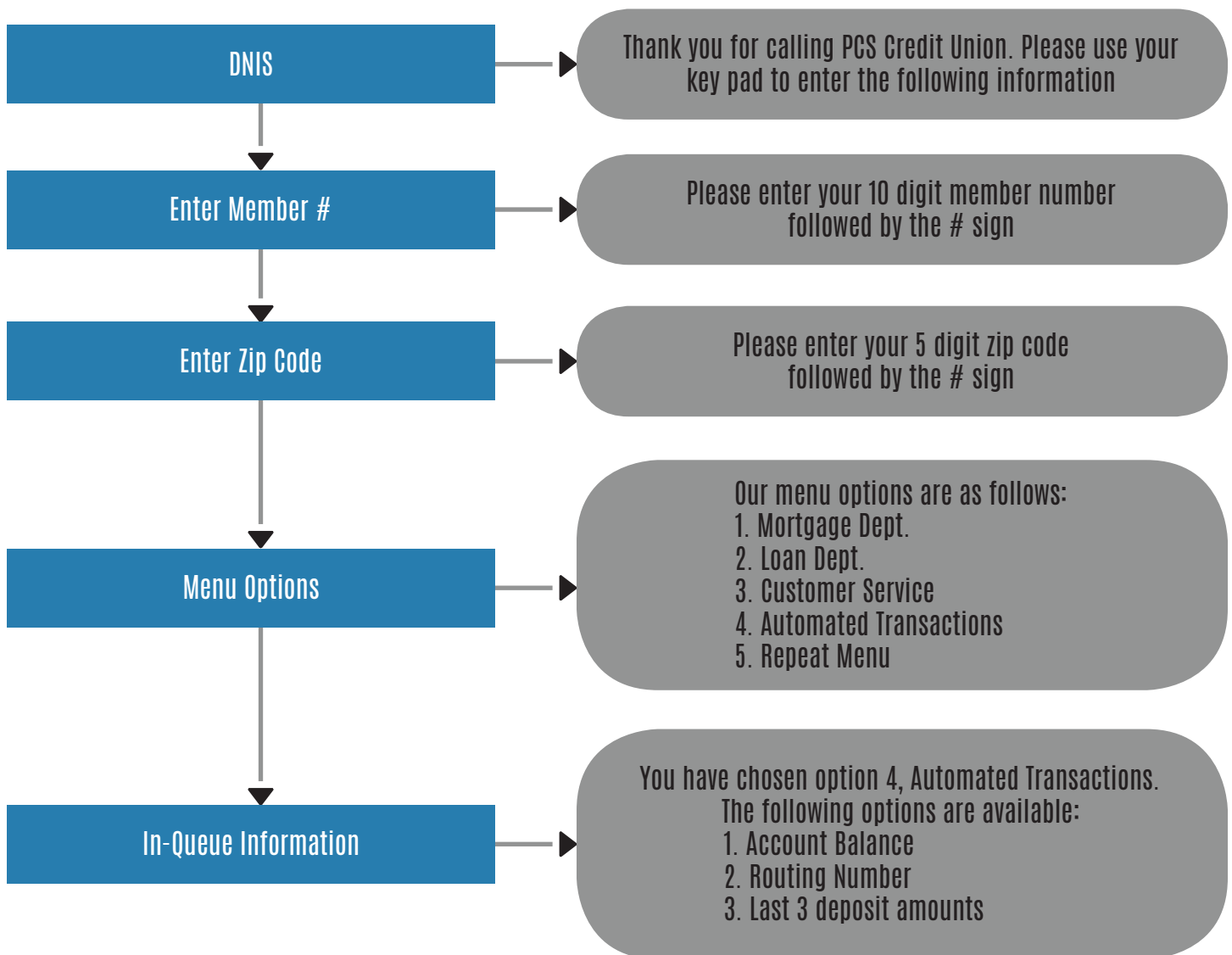
Diagram of incoming call flow as the calls will pass through this fraud prevention system.



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.

Call Routing Example



Interactive Voice Response - IVR

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. See the sample script below.

PCS Credit Union IVR Menu Sample

- "Thank you for calling PCS Credit Union. 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."

Options:

- 1 - For purchase, refinance or equity mortgage loan information, press 1.
- 2 - For information or Customer Service on an existing mortgage loan, press 2.
- 3 - For checking, savings, CD, IRA, automobile, and loan information, press 3.
- 4 - For the construction lending or wholesale lending department, press 4.
- 5 - For the mortgage loan closing, purchasing or underwriting department, press 5.
- 6 - For the human resources or personnel department, press 6 (Ext. 2240)
- 7 - For information on other departments, press 7. (Dial 0)
- 8 - To repeat this menu, press 9.
- 9 - To speak to a company representative, press 0 (call transferred to PCS operator)

IVR

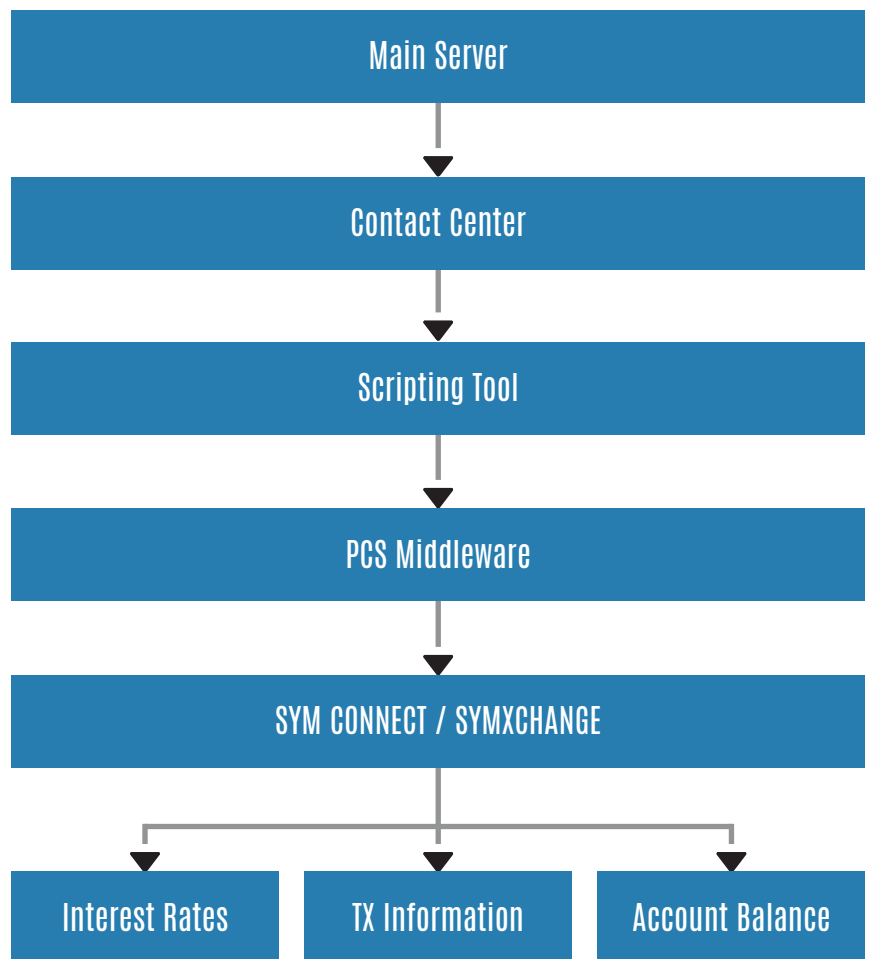
Main Menu IVR

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 complex as self-service. There are many options that can be combined to make the best use of your IVR and to create the best user experience.

Some commonly used scripts are:

- Branch and ATM location information
- Activate personal debit cards
- Change PIN number
- Share and loan balances
- Recent loan, share or other transactions
- Loan payment information

IVR Call Flow



On Hold Options

Personalized Ads On Hold

Your VoIP platform can be customized to play on hold advertisements that target services available to customers, based on their member authentication.

For Example:

This month, there is a promotion 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 up-sell the service

Sample Scripts

“Thank you for holding for the next available customer service representative. Did you know that PCS Credit Union 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 Credit Union for your banking needs.”

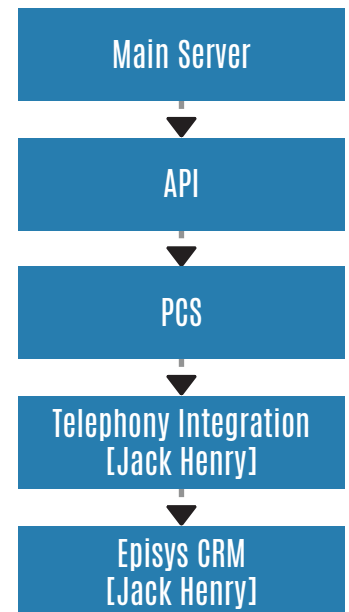
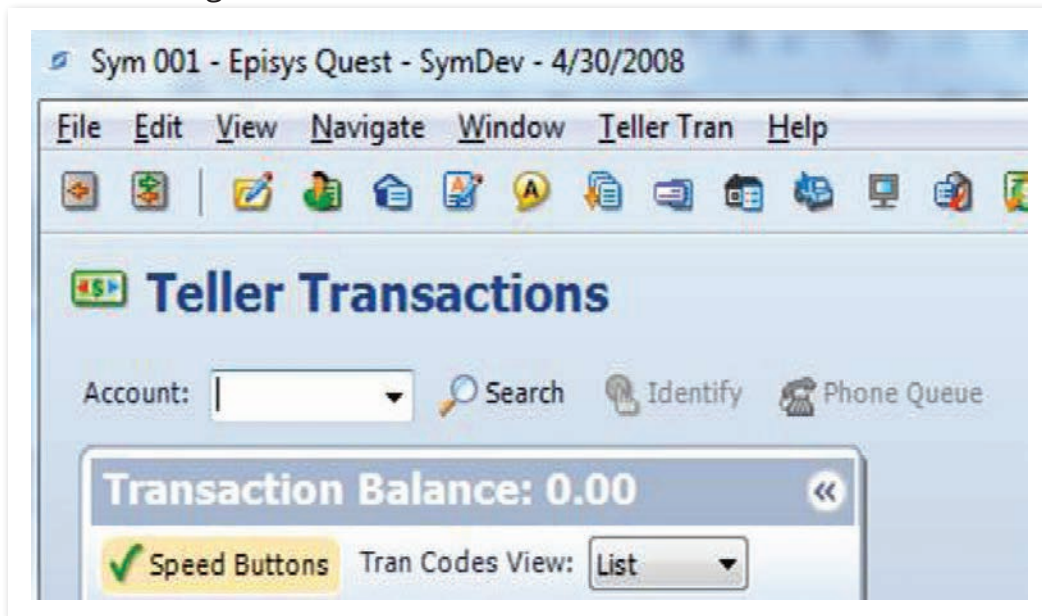
“Thank you for holding for the next available customer service representative. We noticed you are still signed up for paper statements. Did you know you could save \$1.95 each month for converting to electronic statements? Sign up today with any customer service representative or by going to our website!”

Screen Pop

Episys

Integrates Episys and your VoIP platform to create a screen pop with caller information. It appears in a toaster pop-up as well as bring up the main page for the member of the incoming call.

Information shown in a different window includes: Account Balance (Up to Five Accounts), Collection Flag, Overdrawn Account, Member #, Caller ID and Caller Name.



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 get sloppy or if

SymConnect

Ability for CORE integration and screen pop



Symitar Integration

Integrates Episys to VoIP System with client side software

Accounts Summary

Application	# for Client	\$ for Client	# for Hshld	\$ for Hshld
Checking	0	\$0.00	0	\$0.00
Savings	0	\$0.00	0	\$0.00
Time Deposit	0	\$0.00	0	\$0.00
Personal Loan	0	\$0.00	0	\$0.00
Credit Line	0	\$0.00	0	\$0.00
Business Loan	0	\$0.00	0	\$0.00
Real Estate Loan	0	\$0.00	0	\$0.00
ChargeOff Loan	0	\$0.00	0	\$0.00
Other	0	\$0.00	0	\$0.00
Credit Card	0	\$0.00	0	\$0.00
Online Wire Transfer	0	\$0.00	0	\$0.00
Trust	0	\$0.00	0	\$0.00
EStatement	0	\$0.00	0	\$0.00
X9.37	0	\$0.00	0	\$0.00
Mobile Banking	0	\$0.00	0	\$0.00
Investments	0	\$0.00	0	\$0.00
Merchant Services	0	\$0.00	0	\$0.00
Online Banking	0	\$0.00	0	\$0.00
Online Bill Pay	0	\$0.00	0	\$0.00
ATM	0	\$0.00	0	\$0.00
Debit Card	0	\$0.00	0	\$0.00
Teledynrol	0	\$0.00	0	\$0.00
CD Rom Statement	0	\$0.00	0	\$0.00
Online Cash Management	0	\$0.00	0	\$0.00
Courier	0	\$0.00	0	\$0.00
Lockbox	0	\$0.00	0	\$0.00
Remote Capture	0	\$0.00	0	\$0.00
Positive Pay	0	\$0.00	0	\$0.00

Potential Sales Opportunities

Client meets the following:
No Results Found

Opt Out Elections

Opted Out: Opt Out Options

- Do Not Call
- No Mailing Mail
- PrivacyOptOut

Contact Summary

Contact Type	Active Items	Last Contact
Sales Events:	17	10/09/2013
Service Events:	0	Last New Product
Referrals:	5	

Profitability Summary

Prof. Tier	Individual	Household
	D	D

Customer satisfaction level is 0.00 - (Based on 0 events)

Alerts

Virtual Loan Officer

Kiosk Interface Virtual Loan Officer

The Virtual Loan Officer is a kiosk with a touch screen monitor and an integrated web-cam. When clients choose the "Contact Loan Officer" button, a call is placed into a Contact Center queue to loan officers or receptionist at another location. The program also allows operators to lock and unlock doors by using buttons on their phones to eliminate confusion. Security is not an issue as clients are not able to access the Internet or browse through files, Virtual Loan Officer is the only program available to use.

Benefits of the Virtual Loan Officer:

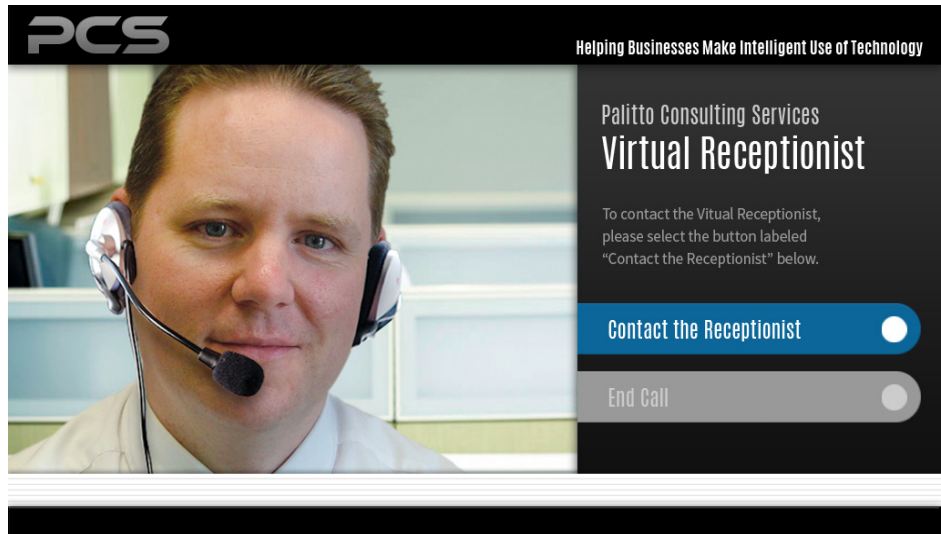
- Clients and customer can talk to representatives at any of your locations from one location
- Remotely unlock doors for clients
- Video conferencing capabilities

Nominated for an "Innovation of the Year" Award by a trade magazine.

Interface Design Example

Benefits of the Virtual Loan Officer:

- Clients and customer can talk to representatives at any of your locations from one location
- Remotely unlock doors for clients
- Video conferencing capabilities



Other Useful Integrations

Work Group Login & Logout

Allows telephone agents to selectively join or leave any workgroup 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 WG or HG to handle overflow, to cover an agent who is on vacation, or for a variety of other reasons.



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 workgroups or contact center.



After Call Survey

Customer satisfaction survey system which captures customer satisfaction via phone response. The system auto transfer calls to the survey without agent intervention. The system has a flexible approach to designing and managing survey campaigns by including reports and reporting tools, a callback system, and alert emails for low satisfaction results.



PCS Reporting

PCS has many reporting option abilities; the Web Portal Reporting gives insight on your volumes, agents, productivity, resource utilization, and overall system health. Our underlying technology is optimized for speed.



Notes



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