



Bringing Intelligence to Customer Self-Service

*Millions of Times a Day*



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## 4Cast: Intelligent Customer Interactions and Exceptional CRM – At Your Fingertips.

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**enacomm**<sup>®</sup>

# Know your customers. Increase your sales.

## PROVIDE AN EXCEPTIONAL CUSTOMER EXPERIENCE WITH 4CAST - USING ANY COMMUNICATION CHANNEL.

Prepaid organizations that truly know and understand their customers' behavior increase retention and successfully cross-sell products and services — all while reducing customer service costs.

Collecting "big data" and using traditional CRM techniques may help prepaid organizations obtain a "snapshot" of their customers, but that's not nearly enough. 4Cast provides a full panoramic view of every customer. Plus, 4Cast uses that data to proactively and intelligently interact with each customer – in real time – using any communication channel.

In addition to the demographics and account information you would expect, 4Cast tracks each customer's behavior. Using this information, 4Cast anticipates the customer's needs and predicts future behavior – in real-time.

### 4CAST DYNAMICALLY INTERACTS WITH YOUR CUSTOMER IN REAL-TIME.

When customers interact with your organization via phone, mobile, web or SMS text, 4Cast knows everything about them by the time they have connected. This allows customers to interact with intelligent self-service methods – reducing your customer service costs and enhancing their self-service experience.

After checking hundreds of data points and dozens of policies and rules, 4Cast anticipates each customer's needs and responds with intelligent interactions. Then, 4Cast actively cross-sells the appropriate products and services.



And, it all takes place in milliseconds.

#### 4CAST:

- Knows each customer's account types, account tenure and history
- Understands how often each account is accessed - or not accessed
- Computes high, low and average balances for each account
- Calculates and records transaction amounts for each customer based on current values as well as rolling averages
- Identifies transaction types, differentiating among ATM, retail, and transfer activities
- Records and reacts to the number and types of each customer's digital log-ins
- Applies sophisticated interactive policies and rules using hundreds of additional data points — in real-time



## **PERSONALIZATION IS KEY TO RETENTION.**

With 4Cast, your customers will enjoy a unique, personalized self-service experience every time they interact with you on the web, via mobile, SMS text or IVR. Instead of forcing customers to endure long menus and messages regarding products or services they already use, 4Cast identifies customers and interacts intelligently.

A traditional IVR call flow could require customers to wait more than 2 minutes to obtain a card account balance.

With 4Cast, the same inquiry can be answered in less than 30 seconds. Here's a typical call flow managed by 4Cast.

*"Hello Mike, Welcome back. The last time we talked, you wanted to know your card account balance. Would you like me to get that for you now?*

*Please enter your pin – or the last four digits of your social security number. Either one is fine.*

*Thank you – your balance is \$590.44. Mike – you can access your money much faster with a direct deposit account – may I text you a link with more information?*

*Great – Can I help you with anything else today?*

In this example, 4Cast knew the name of the customer, and played the last transaction performed by the customer. 4Cast identified the customer, so no account number was required – just a pin or other short method of authentication. 4Cast also knew that the customer did not use direct deposit. 4Cast then played the appropriate message regarding direct deposit and offered to send a promotional message using the customer's chosen method of communication.



With 4Cast, each customer interaction is unique and tailored to the needs of the individual customer as well as the product or services being promoted by the financial institution.

This results in an exceptional customer experience, increased retention and enhanced profitability.

## **PUT 4CAST'S INTELLIGENT MODULES TO WORK TODAY!**

4Cast offers a variety of business cases or modules. From new accounts and personalization to transaction alerts, courtesy messaging, cross-selling, customer segmentation, financial education and informational marketing campaigns, 4Cast actively engages and intelligently interacts with your customers.

**CALL 1-877-860-0025**

**TO ARRANGE A DEMONSTRATION.**

**ASK FOR SALES!**

**4Cast**  
Predictive Marketing

**e**nacomm®

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