eFS

**Introducing EFS the ENACOMM Financial Suite —
Secure, Intelligent Speech Banking with Robust Security, CRM and More...**

Bringing Intelligence to Customer Self-Service

Millions of Times a Day

enacomm®

Now, You Can Provide An Exceptional Customer Experience While You Enhance Security

In today's marketplace, it can be tough to compete with the huge, multinational institutions that have been gaining market share and acquiring regional and community based financial institutions for decades. In fact, approximately two-thirds of banks and credit unions have vanished since the mid 1980's due to these encroachments.

That's why ENACOMM created the hosted products in EFS —to give local and regional financial institutions like yours the robust power you need to compete and grow.

EFS provides a full financial suite of software tools ranging from powerful voice biometrics to CRM plus additional levels of security.

Introducing the EFS IVR — ENACOMM's Intelligent IVR

Today, successful institutions employ multiple customer self-service channels to meet the needs of all their customers. While there have been many innovations in self-service, telephone banking continues to be a crucial part of the customer self-service channel, providing a consistent and exceptional customer experience - while lowering operational costs.

The EFS IVR is a speech and touch-tone enabled IVR system and offers multiple language support. Using modernized, personalized menus and improved prompting, the IVR's robust customer self-service is designed to provide a seamless, secure customer experience that will keep your customers calling back.

EFS intelligent IVR menus dynamically change for each customer

The Next Step in the Evolution of the IVR

Leading industry research firms point to the use of customer intelligence to help direct calls, personalization to help retain customers and context preservation to provide fast, superior self-service. For example, EFS could greet a customer as follows:

> *"Hello John. Welcome back. The last time you called you asked for your checking balance. Would you like to hear that now?"*

This approach provides a warm personalized message to the customer and offers a recently used function to help provide the best possible self-service experience.

Intelligent Menus

EFS offers highly refined menu navigation. In fact, if a customer does not have a CD, for example, the CD menu prompts will not play. This provides a streamlined interface that will provide your customer with the best possible user experience.

Enhanced Messaging

Once customers hear their balance, an SMS text can be sent to their phone or mobile device so that they have a written record of the information.

Self-Service Customer Preferences

Along the way, the customer may decide he or she would prefer a female voice - or to use only DTMF keys to navigate the menu. These options and more are available though the built-in customer preferences portal. Customers also may reset their own PIN.

EFS intelligent IVR also incorporates voice biometrics for a higher level of security

Customers can use speech banking from virtually anywhere, anytime

The EFS IVR helps save time and money

From the intelligent menuing feature to a new, streamlined interface, EFS will help enhance your customer self-service while it reduces costs and customer service time.

The EFS Hosted IVR Offers:

- No upfront costs

- No installation fees

- No expenses for IVR hardware, software, speech recognition, or infrastructure

- Lower total cost of ownership

- Co-location facilities, including rack space, power, cooling, physical security, and network connectivity

- Reliability – with 24 x 7 monitoring by ENACOMM Network Operations Center

- Platform updates and upgrades for hardware, software and OS patches

- ENACOMM hosted ViA IVR reporting portal and optimization services

- Full hardware and software redundancy across multiple PCI certified data centers – disaster recover is included

- Call spike protection – up to 25% burst capacity is standard

EFS IVR features provide an intelligent customer experience

- **Instant Balance:** Provide additional convenience to your customers with a quick balance feature. Balance inquiry is the number one menu selection among IVR users. When a customer calls EFS and requests his or her balance, EFS will note their selection and automatically offer the customer his or her balance during the next call.

- **Personalized Greetings:** Help create stronger relationships by greeting customers by their first name, time of day, and even unique greetings based on the day of the week.

- **Intelligent Menus:** Present menu selections only for account types held by the customer. For example, if a customer doesn't have a savings account, they do not have to listen to saving account menu prompts.

- **Exceptional Service:** Offer user friendly prompts and menus to streamline your customers service experience.

- **Text Alerts:** Send text messages to customers for:
  - welcome messages
  - balances
  - account history
  - notification of PIN change
  - transfers, withdrawals, deposits
  - loan information
  - credit card information
  - branch locations

- **Authentication Choices:** Allow customers to use a variety of authentication combinations including automated ANI recognition of one or more of their phone(s), member ID, account number, PIN or the last four digits of their social security number.

- **Touch-tone or Voice Recognition:** Permit customers to opt-in or out of using their keypad or their voice to navigate menus in the IVR. Once the choice is made, the IVR will present only the appropriate prompts - streamlining the process and avoiding the customer irritation caused by continually repeating "say or press" in every menu.

- **Male or Female Personas:** Utilize the new EFS customer profile module to allow customers to select from multiple male or female personas to help them navigate the system.

- **PIN Reset:** Allow customers to reset their own PIN, providing convenience to the customer and reducing customer service costs.

- **Multiple Language Support**

EFS IVR offers robust system features

Speech Enabled Banking

- Secure customer account access 7/24
- Auto attendant
- Merchant verification
- Choice of voice or touch-tone banking
- Real-time checking, money market, savings, loan or CD account information
- Debit card information
- Stop payments on a single check or a range of checks
- Account transaction history
- Credit card information: payments, balance, payoff
- Transfer to third party for credit card activation
- Lost or stolen card reporting
- Self-service PIN change
- Check search by date or number
- Cleared checks
- Check ordering
- Check request
- Funds transfer between accounts or members
- Transfer funds among DDA or loan accounts
- System maintenance mode
- Multiple messaging modes including holiday hours and branded messaging
- Financial institution voice mail support

User Preferences

- English or Spanish language selection
- Male or female persona
- Automatic texting of balances, withdrawals and account history
- Selection of voice or touch-tone menus
- Most common menu selection played first

Authentication

- Supports many types of customer authentication
- Optional Eva voice biometric authentication
- IVR enrollment / registration
- Use account number or member ID
- ANI recognition allows use of PIN only
- All accounts can be accessed with one authentication

Personalization & Greetings

- Client definable menu structure
- First name greeting
- Greetings by day of week and time of day
- Welcome or welcome back personalization
- Quick balance feature presents up-front checking balance and deposit information based on last call type
- Text messages
- Customer preferences recognized by ANI
- Multiple phone recognition (ANI)
- Send call information to call center

ATM / Branch Locator

- Playback of location information based on county, state or service area(s)

Tax Information

- YTD and Previous YTD interest and earnings
- YTD and Previous YTD interest charged

VPA — ENACOMM's Virtual Personal Assistant for Financial Institutions Self-service Users

Conversational Banking using ENACOMM's VPA is an extension of the intelligent self-service solutions for financial institutions that we have been offering for decades. Using ENACOMM's hosted systems, properly authenticated users can confidently conduct secure bank transactions and access financial account information. ENACOMM's VPA leverages technologies offered by Amazon, Google, and Apple.

VPA by ENACOMM gives banking customers virtually full access to their accounts to perform any function they want.

Meet Eva® — ENACOMM Voice Authentication

Fraud, identity theft and security breaches have become commonplace in America. Customers of financial institutions like yours are often prime targets for fraudsters.

Voice biometrics is a proven method of identification that is perfect for multi-layered authentication systems.

In fact, voice biometrics are more reliable than fingerprints and are used by government intelligence agencies world-wide. Eva's underlying system boasts a 99.99 percent success rate and is in use in more than 40 countries today, protecting billions of dollars in assets. For more information, see our Eva brochure.

Fraudsters are attacking your system. Keep them at bay with EFS

With Eva, customers can use their voice as one level of authentication

FCM--The ENACOMM Fraud Control Module (FCM) Identifies, Tracks and Acts!

The FCM is a powerful way to discover fraud, to learn the latest tricks being used by fraudsters and to optionally take action and to provide the information you need to establish and enforce effective prevention measures.

Plus, the FCM can detect international, invalid, and spoofed ANI calls which are often used to attempt brute force attacks or a denial of telephone service attack (TDoS). Even if the calls are nuisance calls and not fraudulent, they are costing you thousands of dollars per day in telephony and IVR costs and should be stopped.

eAlerts — Keep Your Customers Informed

Best practices demand informing your customers whenever they initiate or complete a transaction. Customers also appreciate learning about new ATM locations, institution events or suspected fraud through messages and alerts.

With ENACOMM eAlerts, you can keep your customers informed in real-time via text, email or voice, providing an exceptional customer service experience.

4Cast® — Perhaps The Most Powerful CRM Tool In The Financial Industry Today

Financial institutions that truly know and understand their customers' behavior increase customer retention and

4Cast is an advanced predictive analytics tool with a variety of powerful modules

The perfect choice for fraud prevention, eKBA provides a non-intrusive, positive customer experience and is compliant with FFIEC guidance, the Federal Fair Credit Reporting Act, USA Patriot Act, and the Gramm-Leach-Bliley Act. For more information, see our eKBA brochure.

Add our Powerful Management Tools

ViA® and Engage are two of ENACOMM's best-of-class software suites. With Engage, you can quickly manage and configure your IVR – without extensive training. ViA provides a robust analytical and reporting platform to help you take control of all your customer interactions. Call us for a demonstration.

successfully cross-sell products and services — all while reducing customer service costs.

Collecting "big data" and using traditional CRM techniques may help financial institutions 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 pro-actively and intelligently interact with each customer – in real time – using virtually any communications 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 offers seven intelligent modules ranging from outbound marketing and informational campaigns, customer segmentation and ranking to micro-cross selling, outbound alerts, customer retention and personalization. For more information, see our 4Cast brochure.

eKBA® — Powerful - Compliant - Affordable

Whether you call it "CIP", "KBA", "KYC", or "Out of Wallet" authentication, customer identification plays a key role in onboarding and activating a new account.

eKBA (ENACOMM Knowledge Based Authentication) is the best mobile product available to help you authenticate your customers and activate their accounts in real-time.

ViA provides exceptional reporting capabilities for IVRs and call centers.

Call ENACOMM Today
1.877.860.0025
Ask for Sales!

eFS

4Cast
Predictive Marketing

eVA

eFraud Control
MODULE

ViA
IMPROVING THE CALLER EXPERIENCE

eKBA

eAlerts!

engage

Bringing Intelligence to Customer Self-Service

Millions of Times a Day

enacomm

ENACOMM is PCI-DSS Level 1 certified and approved by the major payment networks.