

KIVA Respect™ 7 Telebanking IVR

An Interactive Voice Response system (IVR) can be your institution's most cost-effective means of providing customers with access to information and 24/7 transaction services. However, when poorly configured, an IVR can create a frustrating experience for your customers.

KIVA Respect™ 7 Telebanking IVR provides all of the functionality you've come to expect from a telephone banking system with near total flexibility in the "personality" that you present to your customers – from custom voices that reflect your local market, to personalized menus for each customer in the language of their choice. By providing the option to "opt-out" to live agents at any time with all IVR details being "popped" to the agent, you are in control of the customer experience. And, since Respect 7 is software-based you can add automated agents quickly and easily to meet call volumes and eliminate wait times.



Telebanking Functionality

KIVA Respect™ 7 Telebanking IVR integrates with your core customer applications, your telephone system and the live agents in your call center. Not only does Respect 7 handle inbound calls, but also supports automated outbound calling for purposes such as CD renewal notices or pre-collection reminders for loan payments. When used as a front-end to your call center, it can help optimize assisted service levels by routing calls based on the information collected and personal profiles provided by the solution's contact history database. Telebanking IVR provides the following customer service functions:

Custom voice and multi-language selections allow you to choose a "voice personality" that reflects your organization's character, local accents and customers' language preferences for voice communication. Voice menus and touch tone phone controls are standard, while text-to-speech and automated speech recognition are available through an API designed for integration with Nuance speech technologies.

A personalization rules engine allows you to deliver personalized sales and service messages as quickly as the caller identifies themselves and if you wish, a specific menu for each customer based on their usage patterns.

The **customer contact database** records the content of all customer interactions for service, sales and relationship management purposes. Customer interactions – from all of the institution's channels – can share this information to deliver one-to-one marketing and personalized service.

More than **90 financial transactions** can be used "as is" or can serve as a design point for your unique requirements. Respect 7 provides standard transactions for:

- Account Balance Inquiries
- Funds Transfers
- Transaction Inquiries
- ATM/Check Card Maintenance
- Interest and Rate Information
- Extended Loan Account Info
- Extended CD/IRA Account Info
- Product/Promotion Info
- Web/Office Address

Intelligent routing applies the right resources to the right place at the right time automatically or ad-hoc. "Opting out" of the IVR can direct a call to the agent who last serviced the caller or to an agent with special language or product skills.

Alerts and escalation notices can be generated for any condition on the IVR or within the telebanking application, including unusual transaction activity on an account.

Technology Architecture

Respect 7 runs on standard Microsoft Windows or Linux servers utilizing open database technology from vendors such as Oracle or Microsoft. Internet Protocol (TCP/IP) provides the backbone for both voice and data communications. This configuration is highly scalable, meaning that additional ports/automated agents can be added as needed. Respect 7's multi-channel web technology provides an operating platform for Telebanking IVR functions that can stand alone or be an integral component of a unified customer interaction solution. The technology that enables the solution includes:

A script developer tool kit that provides a GUI-based, drag and drop, customization and maintenance function. All functionality is "soft," so transactions can be added, content can be edited and menu flows can be easily adapted to meet your institution's unique requirements. Trained administrators can make changes without requiring IT resources.

A supervisor work station for online real-time monitoring of IVR performance and processing status. IVR resources can be allocated dynamically while graphical views of utilization allow management to see, at-a-glance, things like callers in queue, average wait time and volumes being handled.

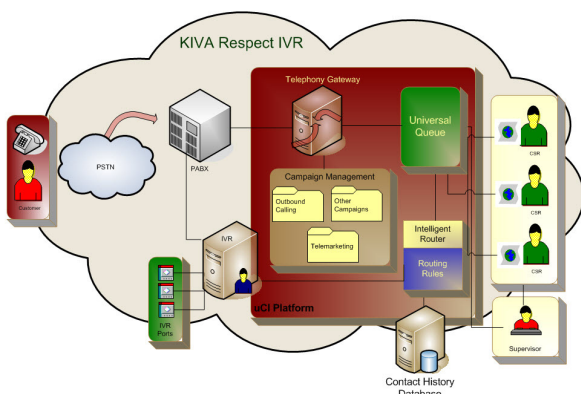
Integration is a fundamental strength of the open technology architecture. Respect 7 integrates with multiple sources of customer data which typically includes the core account files, MCIF and contact databases. Full Computer Telephony Integration (CTI) already exists for most major switch providers as well as VoIP switches, including our own VBOX, which provides transfers of voice and data to live agents when "opting-out" of the IVR.

Enterprise workflow supports fulfillment of service requests and the routing, tracking and management of sales opportunities across your organization.

Report publishing technology manages scheduling and auto distribution of system reports. With the relational database architecture, tools such as Crystal Reports can be used to create custom reports limited only by the available data.

Other KIVA IVR Offerings

- Internal IVR/"Help Desk"
- Inbound/Outbound IVR Campaigns
- Automated Calling
- Custom IVR



About KIVA Group

KIVA Group is a global provider of unified customer interaction and experience management software that helps financial institutions to integrate and optimize their multiple delivery channels to achieve sales success through exceptional service. Respect™ 7, the company's technology platform and suite of applications, is enabling institutions worldwide to connect the customer, product and services information they need to create a more satisfying experience with each interaction. These teller, branch, internet, call center, IVR, marketing and sales software products can be implemented as point solutions or as part of a strategic initiative to completely unify the enterprise.