INTRODUCING CONVERSATIONAL BANKING

C&A Associates has partnered with ENACOMM to provide financial institutions with conversational banking, intellivent IVR, and fraud-fighting tools. We are pleased to offer their Virtual Personal Assistant product, and the Enacomm Financial Suite ("EFS") to our bank and credit union clients.

Enacomm is a leading provider of hosted and on-demand interactive intelligent customer self-service and assisted-service solutions. A frontrunner in interactive voice response (IVR) technology, Enacomm solutions are delivered as hosted services or on-demand through the cloud.

Background

Banks and credit unions are vying to win and retain customers and members by increasing the convenience and security of customer service offerings. Through our EFS offering, banks, credit unions and credit card companies now have affordable solutions for improving the customer experience (CX), fighting financial fraud, and increasing operational efficiency.

C&A's bank and credit union customers will be able to take advantage of the Virtual Personal Assistant (VPA), which leverages AI-based Conversational Banking; the Fraud Control Module for combatting omnichannel attacks; and the entire Enacomm Financial Suite (EFS), including its Intelligent IVR – a hosted, dynamic interactive voice response system for personalized customer interactions.

> " C&A ensures that our bank and credit union customers understand that upgrading the customer experience is no longer a 'nice to have'- it's an imperative.
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> "Four years ago, only 59% of consumers would quit doing business with a company because of a bad customer experience.
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> Today, that number is 86%, according to Harris Interactive. ENACOMM's next generation technologies apply data intelligence to provide premier self-service that builds customer satisfaction and loyalty that financial institutions need to survive and grow. "

Proprietary & 3rd Party Products & Services
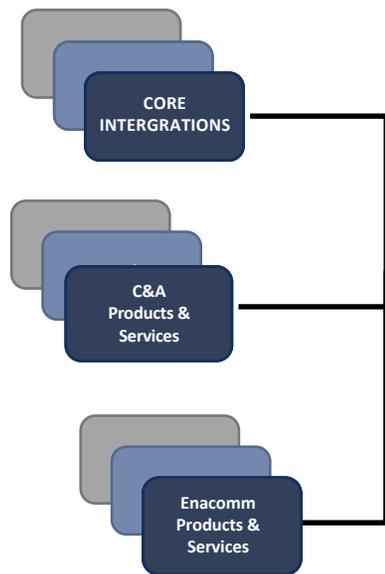
Customer Product & Service Offerings

CORE INTERGRATIONS

C&A Products & Services

Enacomm Products & Services

EFS

ENACOMM Financial Suite of Products

Intelligent Voice Response (IVR)

The Intelligent IVR is a hosted speech and touch-tone enabled IVR system which offers multiple language support. Using modernized, personalized menus and improved dynamic prompting, the IVR's robust customer self-service is designed to provide a seamless, intelligent, secure customer experience. The product offers highly refined menu navigation which is personalized to users based on their accounts and activity with their financial institution.

Examples of personalized service & delivery:
- Speaks users name in welcome message
- Offers most often used menu item at top of call ("would you like your balance")
- Allows institution to configure for male/female voice and speech vs touch-tone only
- Excludes extraneous menu options that do not pertain to the user
- PIN change by user on call

VPA™ – Virtual Personal Assistant

VPA is a natural extension of intelligent self-service solutions for financial institutions that has been offered for decades. Using hosted systems, properly authenticated users can confidently conduct secure bank transactions and access financial account information. The VPA uses technologies offered by Amazon, Google, Apple, Sony, Microsoft and Samsung plus a host of others. VPA by Enacomm gives financial customers virtually full access to their accounts to perform any function they desire.

VPA™ with Clinc AI-enhanced Financial Assistant

Clinc is the best in class AI company in the FinTech industry. Enacomm is the premier partner for extending Clinc technology to community financial institutions through Alexa™, GoogleHome™, Chatbot™, online, mobile, IVR and beyond. Specifically, available today in addition to VPA with Clinc are:
- Chatbot with Clinc AI-enhanced Financial Assistant
- Mobile & Online Clinc AI-enhanced Financial Assistant

ViA® Virtual Interaction Analyst

ViA is Enacomm's activity logging and analytics tool for tracking the customer journey at the session level of granularity across various interaction channels. Used primarily in the IVR and VPA channels, this logging technology can be tied into other customer channels such as online banking and mobile banking to provide a 360º view of the customer journey. This enables one channel to pick up where another channel was dropped, and identify other customer needs, whether it be a cross-sell opportunity or identifying potential fraud. ViA® is also leveraged in call centers featuring real-time IVR, CTI and quality reporting, monitoring, and alerting. ViA® is cost-effective and easy to deploy. In addition to serving as a powerful analytics tool that quickly tunes IVR applications, ViA® provides usability feedback, proactively helps make informed decisions, improves customer satisfaction, and identifies key behavioral trends across all channels.

Engage™

Engage makes it easy to create, deploy, and customize an IVR in minutes – not months – using a browser-based console. No programming is required. Engage extends the capabilities of IVR systems in key areas including management, reporting and data integration. Engage allows a non-programmer to change greetings from any browser at any time. This tool was created to drive fast, scalable customer deployments via a point-and-click portal, limiting the involvement of the development organization and enabling us to deploy at large scale with very few resources.

4Cast®

4Cast®is a hosted CRM product that automates intelligent customer interactions, predicts future behavior and conducts targeted messaging campaigns. 4Cast tracks customers' activities and anticipates their needs in real-time. Using an advanced real-time decisioning engine, 4Cast researches hundreds of data points and accesses dozens of business policies to provide an exceptional customer self-service experience – all while aggressively conducting ongoing marketing and retention campaigns that are unique for each customer. From recognizing a customer by name to performing complex account analysis and probability modeling, 4Cast autonomously works to upsell, communicate and retain.

EVA® - Voice Biometrics

Enacomm Voice Authentication is a Voice Biometrics technology and service that is a proven method of identification perfect for multi-layered authentication systems and transactions requiring a higher level of authentication. In fact, voice biometrics are more reliable than fingerprints and are used by government intelligence agencies world-wide. By conducting sophisticated analysis of hundreds of voice characteristics and creating a voice identification algorithm, voice biometrics can accurately identify and authenticate a customer in real-time.

eKBA®

Commonly referred to as "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 users and activate their accounts in real-time. The perfect choice for fraud prevention, eKBA provides a non-intrusive, positive customer experience and is compliant with FFIEC guidelines, the Federal Fair Credit Reporting Act, USA Patriot Act, and the Gramm-Leach-Bliley Act.

eAlerts

Best practices demand informing users whenever they initiate or complete a transaction. Users also appreciate learning about new ATM locations, institution events or suspected fraud through messages and alerts. With eAlerts, users are kept informed in real-time via text, email or voice, providing an exceptional customer service experience.

FCM - Fraud Control Module

The Enacomm Fraud Control Module (FCM) is a modular application that directly integrates with the ViA reporting system. The dedicated module implements customizable fraud indicators to identify, report and take definitive actions regarding suspected fraud. FCM is not a fraud prevention tool. It is a powerful way to discover fraud, to learn the latest tricks being used by fraudsters and to electively take action and to provide the information you need to establish effective countermeasures.

VIVR – Visual IVR

While using a voice interface such as IVR or Alexa, a user may need to engage with more complex data in order to complete a task or transaction. This could include answering out-of-wallet questions, providing a photo ID, or signing a document. This can all be accomplished using VIVR. This system sends a text to the user while the user is still engaged with the IVR or Alexa. This texts links to an on-demand web application that can take the user through complex steps of answering the out-of-wallet questions, snapping a photo of their credentials, and even digitally signing a document, all while still being directed by the IVR or Alexa in a truly multi-modal experience.

Call Center Screen Pop & Screen Share

Powered by the data provided by ViA, Enacomm's screen pop data includes the customer's activity across all channels being tracked so the CSR is truly prepared to service that user. In addition, Enacomm can provide the ability to do screen share between the CSR and user to allow the CSR to walk the user through any issues they may be having within their web session or mobile app.

Call Center Skills Based Routing

In addition to having the most complete, up to date information on a user to service them, it is also important to match their need to the most appropriately skilled CSR. Whether the needs are multi-language, sales, technical support, or related to a specific product or service, the CSR specialist with the associated skill set should be on that call. This can be accomplished with Enacomm's Skills Based Routing product and service, or "SBR". This shortens time of engagement for any issue, ultimately saving the user time, and the customer money.

About C&A

C&A Associates is a premier provider of hardware and software solutions to the financial industry. As a Value-Added Reseller for Enacomm, we bring you these leading edge conversational banking solutions.

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