

Stratagy® ES

Interactive Voice Response

Application Bulletin

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Banking

Interactive Voice Response significantly boosts the operational efficiency of banks, savings and loan institutions, and credit unions by relieving customer service personnel of the need to handle routine account inquiries and transactions and by providing customers with access to the services they need anytime and from anywhere.

Secure, Self-service Account Transactions

IVR lets customers automatically access their account information by simply calling and entering their account number and PIN, either by touchtone input or by speaking it. Callers then select the type of account information or transaction they want.

Customers can also use the system to automatically transfer funds between accounts, make loan payments, or complete other transactions. For instance, the system can allow customers to verify the status of specific checks, telling them whether a particular check has cleared and for what amount. Toshiba's Stratagy ES is fully integrated with the bank's operational software, so updates to bank records are made at the time of the transaction just as if a teller had effected the transaction.

Customers Access Account Information Anytime, Anywhere

Toshiba IVR provides customers with quick-and-easy access to these routine transactions and inquiries:

- ♦ Account balance
- ♦ Funds transfer
- ♦ Status of last five checks
- ♦ Loan rate information
- ♦ CD/Money Market account quotes
- ♦ And more!

These important IVR capabilities allow customers to manage their accounts with maximum convenience, ease, and effectiveness. All of which helps in retaining customers in today's competitive financial marketplace.

These are just a few examples of how Toshiba IVR can improve customer service and boost a business's bottom line.

Contact your Toshiba IVR Regional Sales Manager for more assistance in providing your customers with effective IVR solutions for their businesses.

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