

Value Added Service: Interactive Voice Response (IVR)

Providing basic information to your cardholders can be a costly and time-consuming business. Not only that, but having your contact centre staff spend time on these simple tasks causes call queues to form which can have a negative impact on your customer satisfaction.

Our Interactive Voice Response (IVR) service is innovative, cost effective and secure. It gives your cardholders quick and convenient access to core account information, and prevents unnecessary calls being routed to your call centre.

Offered as a white-label service, our IVR solution enables you to offer your cardholders the ability to retrieve essential card account information, including their PIN, securely over the phone. It is available in an off-the-shelf pre-configured package or as a white-label solution, that can be customised to match your specific business needs.

Key features and benefits

- **PIN over IVR** – enables your cardholders to retrieve their PIN securely over the phone. This eliminates the need for costly PIN mailers, removes any issues regarding non-receipt and, as delivery of the card and PIN utilise different channels, helps eliminate intercept fraud
- **Time and resource savings** – deploying the service will enable you to focus on running your programmes knowing that you are delivering reliable and secure real-time services via IVR
- **Convenience for your cardholders** – enables your cardholders to manage their cards easily and efficiently over the phone, 24x7, 365 days a year. The ability to retrieve a forgotten PIN in real-time allows continued use of your product and so improves usage, activation, retention rates and ultimately, profitability
- **Speed to market** – our generically branded off-the-shelf solution is operational today and can be easily linked to your card accounts
- **Availability** – built on Stratus fault-tolerant server architecture, this has an impressive 99.999% system uptime
- **Individual branding** – a bespoke service is available where the recorded greeting message is defined by you. This allows you to create a unique service that meets your programmes' specific needs
- **Hosted solution** – provided as a fully hosted service to reduce your ongoing maintenance and support costs.

Functional overview

We know that every card programme is different and our IVR service allows you to customise the welcome message to fit your unique requirements. The following core functions are available:

- **Cardholder authentication** – callers are verified by using a separate access code and their card account is checked to ensure that it is in order before proceeding
- **PIN advice** – the cardholder's PIN can be delivered securely over the IVR. The PIN is encrypted at the time of card creation then, when a PIN is requested by the cardholder, the encrypted PIN is retrieved over a secure VPN gateway. This is decrypted within the IVR using a dedicated, stand-alone FIPS 140-2 level 3 compliant Hardware Security Module (HSM). Concatenated audio files are subsequently used to relay the PIN to the cardholder
- **Card activation** – an integrated activation service for new cards

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- **Balance enquiry** – provides the current available balance on the card
- **Transaction history** – provides details on the last three financial transactions made on the card
- **Transfer to customer services** – diverts cardholders to your customer services team.

About NewVoiceMedia (NVM)

Our IVR service has been developed in partnership with NewVoiceMedia (NVM) running on their ContactWorld™ platform. NVM is a leading European player in the provision of Hosted Contact Centre solutions and professional business audio services.

NVM is at the leading edge of highly functional, computer-enhanced telephony. It develops and markets its own range of hosted voice applications for contact centres and advanced customer-to-business telephony. As well as competing alongside traditional hardware solutions with a radical but proven technology, NVM has created innovative applications that go beyond the traditional business of the Telco to include CRM and advertising.

With over 3,500 customers, NVM is the leading provider of business audio solutions that range from small high-street shops and franchises to multi-national operations.

About Metavante Technologies

Metavante Technologies is a major financial technology provider and payments processor for financial institutions and merchants across Europe, the Middle East and Africa. Passionate about delivering excellence for our clients in prepaid and debit card technology, processing and management services, the team at Metavante drive innovation and development through their commitment and expertise.

Contact us

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