



Exclusive features of TeleCanor Phone Banking Systems.

(Show us at least 50% of the following features in other brands (in India) and we will install a 8-channel system free.)

1. Using CID (CLIP)
 - a. Short data input: If the system collects a caller id that matches an entry already existing in the database, system prompts the caller to key in a shorter data input instead of the entire data. For example, a customer can press just the last 4 digits of his credit card number instead of all the 16 digits once his profile has been setup. (see details-para1)
 - b. Favorite Start Menu: The customer (whose profile is already setup) can configure/modify his own start menu. This menu will be the start menu for all calls that he makes from then on, so that he does not have to listen to the common IVR that describes so many other options that he may not be interested in. A caller can setup his start menu using the IVR itself or the internet (see details-para2)
2. Context Help: A bank may configure short announcements describing how to access each function or how to enter the required data. These messages can be short so that a regular caller does not need to spend too much time. A new visitor can keep pressing the designated key for advanced help (like the # key) for accessing more and more context based help. Context based help is defined using a simple text file that consists of a list of audio wave files, which will be played one after another. This context based help can be different from one menu to another. This type of helps in quick turnaround time for each conversation because the system frees itself up quickly even if the customer hangs up in the middle of the conversation.
3. Outbound Notification: A privileged customer may be allowed to configure his own alerts, such as when a huge debit occurs on his credit card or bank account or when the FD matures. He can setup phone, SMS or email alerts and configure them using IVR or the internet.
4. Other Media Interfaces: TeleCanor IVR interfaces with SMS, Fax and email media.
5. Speech Recognition: TeleCanor IVR adopts easily configurable dictionaries that work at different times within a conversation trying to collect to appropriate speech inputs at every stage of conversation.

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6. Hotkeys: An administrator can implement short cuts to favorite menus. A caller can directly access this function right at the start even before listening to the initial menu, by pressing *, followed by the key designated for that function, followed by data required for that function. For example the caller can just press *1* <last-4-digits-of-creditcard> to know available balance. If the CLIP data is validated, the system starts reading out the balance.

7. Interface with Call Center agents' desktop: TeleCanor systems implement an elaborate 'call center agent login' module, which does the following. A caller requiring a transfer is routed to a specialize group depending on either a) the menu at which he she wants to exit or b) the callers preference. In addition, a caller may not be given a priority or even may be denied the privilege to talk to an agent unless he entered the required inputs such as the account number.

8. Session management: TeleCanor implements Session management architecture just like an HTTP session. For example a caller who has already entered his id and TPIN and other authentication data, will not be asked to enter these data again during the entire conversation. Nevertheless, other information such as different account numbers in case he has different accounts, will be refreshed after completion of a function. The entire session is removed once the caller hangs up.

9. Portfolio management: TeleCanor is shipped with a portfolio management application, which fetches data live from NSE and BSE on current market quotes, every five minutes. A privileged customer can setup his own virtual portfolio and enquire the latest market value of the portfolio as a whole or its constituents. He may ask for other shares quotes using speech recognition or BSE code. A customer can setup his portfolio or favorite stocks using IVR or the internet.

10. Going back to previous menu: A caller may press the designated key to listen to the conversation or go back to the previous menu. All the data entered by him at that menu will be cancelled at his choice.

11. Wait for Speech or Keys at the same time: The system allows configuration of collecting data or choice using either callers speech or data or both at the same time. For instance a caller can speak out the word "Savings" or press 1 for savings, similarly he may read out each number in the credit card or start dialing the numbers on the key pad.

12. Voice Verification (beta): TeleCanor has an excellent voice verification system that works with 75% accuracy. A bank may turn on these feature for their privileged tech-savvy customers.

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13. Open Architecture : TeleCanor has XML based implementation that defines each interaction with in a conversation, audio files to be played at every stage, and the methods of collecting data inputs, querying legacy databases, validation of data and announcement. A change in the XML immediately changes the way the IVR behaves without having to restart the engine. This system ships with GUI to drop or add new functions, do unit testing on a new XML, undertake stress test and finally deploy on selected channels. A bank may run a single TeleCanor Routing Server (or several routing servers), each of which directs several API Servers. Each API server has several CTI cards and each CTI card can have 4/8/12/30 channels (depending on the type and make of CTI card). TeleCanor system allows playing a different IVR on each of channels with in an API server.

14. Robust engine: The Routing engine can centrally manage up to 1024 IVR conversations using clustered TeleCanor API servers.

15. Online monitor to watch the status of each line: TeleCanor online monitor allows the administrator to assess if a caller on a channel has difficulty in a particular menu, since each of these menus turn into a different color as the time spent within the menu increases. with 75% accuracy. A bank may turn on these feature for their privileged tech-savvy customers.