

Product



Voice Response for DNA™

Provide Full-Featured Interactive Telephone Banking Services with Your DNA™ Account Processing System



Today's consumers expect convenient access to financial services through a wide range of channels, including the phone. Voice Response for DNA from Fiserv provides the full spectrum of telephone banking capabilities you need to meet accountholder demands for fast, easy service.

Your phone system is a vital connection to your customers or members. When you offer financial services by phone, your system must reflect what accountholders want or need, how they transact financial business, and their service expectations. Voice Response was developed with those demands in mind.

Voice Response provides a comprehensive range of capabilities to support interactive telephone access to financial services, including speech recognition, speech-enabled lending, text-to-speech and touch-tone interactive voice response. All of these robust functionalities are available on a single hardware and software platform for easy implementation and maintenance. The components of this modular solution integrate directly with your DNA account processing platform, making it easy to offer all the features your callers expect.

Key Features

- Multilingual
- Speech recognition
- Speech-enabled lending
- Text-to-speech
- Interactive voice response

Speech Recognition

The system's speech recognition technology lets callers access the information or services they need using simple voice commands or questions, such as "What is the balance in my savings account?" Callers can use voice command shortcuts for faster access to account information and shorter calls, or use a touch-tone keypad to enter numeric information such as account numbers, PINs and monetary amounts.

Voice Response supports nearly every menu option and transaction type that financial institutions use, with advanced call flow technology enabling you to tailor the flow to your needs. You can select call flows to conduct a wide range of activities, such as offering product information or managing account transfers, loan applications or statement requests.



Call flow options include:

- Financial institution: a comprehensive menu of all the transactions associated with your bank or credit union
- Speech-Enabled Lending Service (SELS): a tool for managing loan applications and services through the optional SELS feature
- Bill pay: an automated bill payment system (available in Canada only)
- Merchant verification: enabling merchants to check account balances quickly

Voice Response also offers automatic account status information, providing valued information to callers without requiring them to ask for it. And since it dynamically adapts to your callers' financial profiles and account structures, it's easy for them to obtain the information they want, creating a more personalized experience.

Multi-language support for English, Spanish and French is provided as standard, and support for other languages is available as an option.

For improved reliability and accuracy, Voice Response incorporates an advanced speech recognition engine that helps extract the meaning from a caller's spoken words to ensure the system understands and interprets them properly. Our speech engine supports the industry-standard Speech Recognition Grammar Specification (SRGS) and Semantic Interpretation for Speech Recognition (SISR).

Interactive Voice Response (IVR)

IVR capabilities allow callers to transition easily between speech and touch-tone responses when contacting your financial institution. If callers aren't comfortable using speech, they can return to the touch-tone mode – so your customers or members can enjoy a familiar, convenient call experience no matter which method of communication they use.

Text-to-Speech

The text-to-speech feature automatically converts text into high-quality speech that can be used in place of human recordings. Text-to-speech capabilities reduce costs and development time and enhance the caller's experience by using a lifelike automated voice to provide dynamic, detailed information in real time.

Voice Response supports the following text-to-speech capabilities:

- Updated information available for speech as soon as it is loaded to the database or the appropriate text field
- Dynamic rate information updates, eliminating the need to re-record an entire rate list when only a few rates have changed
- Custom marketing messages such as promotions, locations and hours
- Multiple languages

Speech-Enabled Lending

Voice Response offers an optional Speech-Enabled Lending System (SELS) to give your accountholders access to loan information and loan application services 24/7. Each loan product has its own description, with current rates and terms available at the caller's request and a product-specific loan payment calculator allowing callers to explore "what if" scenarios.

SELS lets your customers or members apply for loans from almost any location simply by using their voice to answer application questions, with the information collected automatically sent to your loan department by email or exported files. To further streamline the process, you can use the text-to-speech feature to convert stored text information into lifelike, high-quality speech, allowing the system to read text files verbally. This capability can be especially useful for providing dynamic information such as loan rates.

Speaker Verification

To reduce fraud and enhance security for your accountholders, Voice Response offers a speaker verification option that identifies callers by analyzing their unique voiceprint. Using best-of-breed technology, this biometric security feature allows your customer or member to register a passphrase and authenticate his/her voice against it, providing two-factor authentication.

Script Updating

Our script update services help you manage important updates to your Voice Response system. From addresses and ATM locations to custom marketing messages and current product rates, we can help ensure your call flows are accurate and professionally voiced.

By using Fiserv for script updating, you can redirect your staff from routine maintenance tasks to more productive activities. You'll improve the professionalism of your phone system with high-quality sound from voice professionals who are among the best in the business, with many years of experience and superior credentials. And by using the same vocal talent to script your generic and customized voice prompts, you'll achieve a consistent tone, voice level and delivery – avoiding the inconsistencies that occur when using different internal staff voices over time.





Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Fiserv manages the entire scripting process for easy administration and offers two scripting packages: a basic package that includes one script update per quarter or four annually, and a premier package that includes one script update per month or 12 annually. If your needs change during your contract term, you can upgrade from the basic package to the premier package on a prorated basis.

Key Benefits

- Simplify voice response implementation and maintenance using a single, robust hardware and software platform
- Speed customer or member service by enabling voice commands
- Tailor the system to your needs and preferences using advanced call flow technology
- Enhance service for your entire accountholder base through support for multiple languages
- Improve accuracy and reduce errors using the system's speech recognition engine
- Improve convenience by offering accountholders the flexibility to switch easily between speech and touch-tone modes
- Deliver a personalized service experience
- Reduce development time and costs by using the text-to-speech feature
- Streamline the lending process with an optional Speech-Enabled Lending System that enables customers or members to apply for loans by phone
- Reduce fraud by using the speaker verification option to identify each caller's voiceprint
- Simplify system changes with the optional script update service



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