

eCustomerService

Real-time Internet access to cardholder account information



- **Improve your customer service**
- **Build customer loyalty**
- **Increase cardholder retention**
- **Attract new accounts**

eCustomerService provides:

- *A flexible, self-service or hosted solution via the Internet*
- *Seamless integration with your web site or current “Home Banking” application*
- *Standard site design template or delivery of data to the financial institution via XML or HTML formatted pages*
- *Embedded workflow technology allows for unique treatment at either the portfolio or individual cardholder level*

While cardholders rely on their financial institution to supply the information, your financial institution can rely on WSCS to provide the Web/Internet transaction infrastructure (or “behind the scenes” support) for the seamless transfer of electronic data.

Features and Benefits

The eCustomerService application provides WSCS clients with a turnkey product to help meet cardholder needs. This product enables you to provide your cardholder base with an efficient, cost-effective, and flexible Internet self-service solution. You will realize improved customer service and increased cardholder satisfaction.

With the eCustomerService solution, your cardholders can have real-time access to their account information via the following web-enabled services:

- . Review account summary information
- . Activate your card
- . View account activity (3 months of stats plus cycle-to-date)
- . Order convenience checks
- . Consolidate balances
- . Order ticket/sales drafts
- . Request a credit line change
- . Request new PIN
- . Change address/phone
- . Stop payment on convenience checks
- . A “Communicate with us” screen (displaying financial institution contact information)
- . Frequently Asked Questions

While viewing data, your cardholders will be able to perform select account updates such as mailing address, home phone number, and work phone number changes. Once your cardholders receive the on-line services they want and deserve, they’ll continue to visit your web site again and again, building customer loyalty and increasing retention.

Customize Your Service Offering

In addition, you will have the ability to provide custom and branded transactions to your cardholders. You will be free to concentrate your resources on developing unique branding and marketing opportunities available through the Internet. The space reserved at the top of the on-line screens can be customized with banner ads, including your financial institution's name or partnerships.

Customizable screen colors and fonts can be modified to match your current web site allowing seamless integration. The text for all screens is client definable to incorporate the policies of your financial institution.

Utilizing workflow-based functionality allows you to set the business rules behind each function. Therefore, decisioning can be performed to determine if a function should be displayed to the cardholder or if the cardholder request will be granted.

Further branding can be accomplished by utilizing an XML delivery method which will allow you to use your own internally-developed style sheets to create a seamless look and feel.

