

The SmartAlerts logo, featuring the text 'SmartAlerts™' in white on a blue background, followed by a circular icon containing three concentric arcs representing signal waves.

## SmartAlerts™

Designed to streamline customer communication

SmartAlerts™ is a customer engagement platform designed to streamline B2B and B2C communication. This event-based solution is designed to alert businesses or consumers, using SMS, e-mail, or through Interactive voice response (IVR) technology.

SmartAlerts™ reduces the need for human intervention in sending fraud alerts (outbound) and obtaining a response from cardholders (inbound). A user-branded portal is provided to establish and control the customer contact strategy for SMS. This will include key functionality such as:

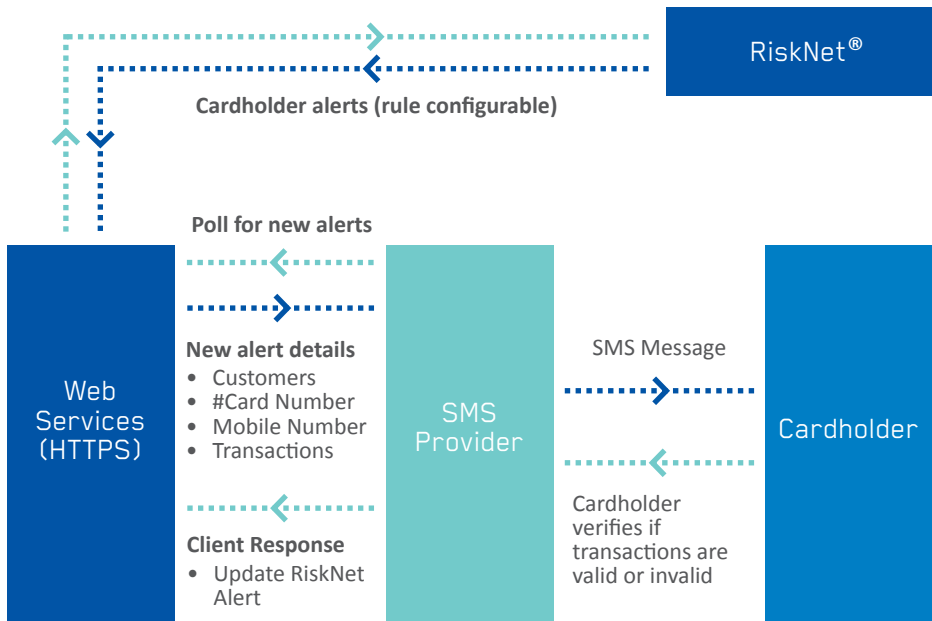
- Time between polls for alerts
- The content of the SMS messages to be sent
- Coded responses to determine how alerts should be updated into RiskNet®, subject to responses received
- Frequency with which messages should be sent
- Keyword scrubbing in responses
- Frequency of messages sent before expecting confirmation

## Core Benefits

The content of subsequent messages can be 'escalated' in tone to encourage customer response. E-mails can also be managed and support is available for automated voice calls to be made. The key benefits being:

- Improved cardholder service and experience
- Improved workflow efficiencies
- Reduced alerts for review
- Increased fraud prevention

## SmartAlerts™ Solution Architecture



## Key Features

- SMS, e-mail, interactive voice response and enterprise systems such as CRM's
- Messages automatically triggered from rules created in the fraud platform
- Update of alert status based on cardholder response
- Auto alert escalation