



iTalk™

Next-Generation Full-Service Telephone Banking

Interactive Voice Response (IVR) systems continue to catch the attention of banks searching for solutions that reduce costs while providing customers with additional convenience. Expand your telephone banking options with Jack Henry Banking's iTalk solution, the next-generation telephone banking and customer service solution that delivers detailed account and transaction information to customers anytime, from anywhere.

Thinking About Expanding Your Telephone Banking Options?

BUSINESS VALUE

- Improve Operations

COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

- *iTalk saves time, lets banks expand telephone banking options, and extends anytime, anywhere service to customers.*

IT WORKS LIKE THIS ...

iTalk is an interactive, full-service IVR solution that features accurate voice recognition, easy-to-use menus, and state-of-the-art options that deliver detailed information and timely assistance to customers. This flexible solution takes IVR to the next level with customizable features that enable banks to tailor the system to their individual preferences.

THE IVR FREEDOM YOUR CUSTOMERS WANT 24/7/365 ...

iTalk provides customers access to an array of services, including inquiries into all account types, account history, and interest rates. Customers can initiate transactions such as stop payment, funds transfers, and loan payments.

iTalk also integrates with *jhaPassPort.pro*™ and *jhaPassPort Direct*™. Callers can activate, deactivate, or replace their cards through the iTalk Card Activation service, which can be purchased as a stand-alone feature by *jhaPassPort.pro* and/or *jhaPassPort Direct* users. Additionally, *jhaPassPort Direct* users can purchase the PIN Change Service(SM), which is a hosted service allowing a cardholder to change an existing PIN by calling an 800 number, following the IVR prompts, and entering a new PIN. iTalk gives customers access to near-real-time account information 24 hours a day, seven days a week, and 365 days a year through a secure process incorporating multi-layered authentication that complies with FFIEC guidelines.

With iTalk, banks can also offer an additional service called Merchant Verification which allows a merchant to verify funds availability and stop payments before submitting the check for payment.

CUSTOMIZE YOUR COMMUNICATION CHANNELS ...

iTalk offers speech recognition as an optional module to the base solution. This system employs a highly accurate speech recognition engine (available for English), tuned to recognize both male and female voices of varying pitch, tone, and accent. iTalk also provides customers with an easy way to “zero out” of the system if they need assistance from a customer service representative during business hours.

SCALABLE AND VERSATILE FUNCTIONALITY...

iTalk provides seamless integration with Jack Henry Banking's SilverLake System, CIF 20/20, and Core Director processing platforms via jXchange™, a Web-based services-oriented architecture on a .NET platform that offers open connectivity between core and complementary solutions and third-party products. iTalk is available for both in-house and outsourced deployment and can be installed in a virtual environment. It is VoIP-capable (with both analog and digital compatibility) and can be integrated with the Cisco IPCC call center solution, which is available through Jack Henry & Associates' Matrix group.

A Web-based management console allows banks to monitor system activity near-real-time via intuitive dashboards and analyze historical data through management reports.

This dynamic solution enables banks to enhance and expand their customer service without adding additional staff and provides an additional touch point with convenience-driven customers.

WHAT IT DOES:

- Provides interactive, full-service telephone assistance.
- Delivers full integration with Jack Henry Banking's core processing platforms via jXchange.
- Supports an extensive array of financial transactions and customer inquiries.
- Supports both in-house and outsourced deployment, virtual environments, VoIP capabilities, and call center integration.
- Incorporates multi-layered security to provide near-real-time account information 24/7/365.
- Allows customers to easily transfer to a live call center if further assistance is needed.
- Supports English in speech and touchtone modes and supports Spanish in touchtone mode only.
- Provides bank management with visibility into near-real-time system activity and system usage history.

WHAT IT DOES FOR YOU:

- Enhances customer service and convenience.
- Provides an additional touch point with convenience-driven customers.
- Reduces the volume of inbound customer support calls.
- Enhances operating efficiency.
- Enables customer service representatives to focus on high-value tasks.

iTalk provides near-real-time account information 24/7/365 through a secure process that incorporates multi-layered authentication.