



Interactive Voice Response System for Banks Raises Customer Satisfaction

TeleLine/24[®] brings the latest in open architecture voice processing to the finance industry. More than an interactive voice response (IVR) system, Teleline/24's advanced voice processing platform with **multifactor authentication** can help raise the levels of customer satisfaction with self-service banking.

Through simple touchtone or speech commands, your customers can access account information, initiate



transactions, check on other bank products and services and receive statement information 24 hours a day. Security is tailored to your needs

through account or user-based access.

At the core of the system is its proprietary, advanced graphical user interface (GUI) application generator. With a drag-and-drop graphical workflow environment, Teleline/24 rapidly deploys changes in voice processing flow and system customizations and applications. Voice touch points can conveniently evolve with the needs of your business environment and customers.

TeleLine/24's browser-based administration provides institution-wide, secure access to authorized personnel. Redirecting repetitive inquiries and transactions improves employee productivity, reduces costs and provides time for priority customer service requests.

Our experienced technical specialists can help ensure a streamlined implementation of the system.

Multifactor Authentication

Based on the Federal Financial Institutions Examination Council's (FFIEC) guidelines,



Teleline/24's multifactor authentication feature can be applied to selected transactions within the voice response system. After banks have identified accounts which require authentication, customers register

their voice prints via land line and/or cell phones. Going forward, those accounts will be securely identified by both voice print and customer personal identity numbers (PINs).

To listen to a demonstration, please dial 888-360-6492.

Benefits

- Improves customer service and satisfaction with secure, efficient and reliable customer touch points 24 hours a day.
- Improves employee efficiencies and reduces operational costs through automated handling of routine inquiries.
- Easy migration from existing systems—PIN and data conversion services are provided by Goldleaf's experienced technology specialists.
- Facilitates ease of use for the customer with exceptionally clear prompts and simple navigational features.
- Offers a cost-effective venue to promote your bank, products, services and community.
- Reduces call volume at peak times such as beginning, middle and end of month.



Features & Functions

The features and functions common to all installed systems are:

- **Global system features**

- Graphical design interface
- Multifactor authentication
- User or account-based access
- Real time and batch information
- Easy interfaces with host systems
- Multi-language support (optional)
- Multiple database capability
- ODBC-compliant
- Web-based remote administration
- Unlimited scalability
- Redundant hard drive support
- Multilevel security
- Statistical reporting
- Speech recognition (optional)
- Automated call forward and transfer of inbound calls

- **Self-service transactions**

- Funds transfers
- Stop payment requests
- Reorder checks
- Merchant check verification
- Loan payments
- Direct deposit, debit notification and memo posts

- **Self-service information**

- Balance information inquiries
- Transaction history inquiries
- Rate and product information
- Maturity dates
- Payoff amounts
- Payment due dates
- Interest and tax information
- Automatic history/statement fax
- NSF alerts/notifications
- Branch transfer
- Branch hours and locations
- Presidential message
- Customer messaging
- Customer alerts

Technical Services & Support



We offer comprehensive training, integration and ongoing support services to ensure your continued success and satisfaction with our products. Responsiveness and effective communication are the goals of our technical services department.

Support is available via telephone and the Internet. Our standard maintenance contract includes ongoing software upgrades and enhancements.

YOUR NEXT STEP - If you are considering implementing a voice response system or wish to replace your existing system, please contact us at 800-450-3502 or DTinfo@goldleaf.com.

To listen to a **DEMONSTRATION** of the system, please dial 888-360-6492.

Other Goldleaf Solutions

Goldleaf Financial Solutions, Inc. (NASDAQ: GFSI), offers a complete package of integrated technology-based solutions specifically designed for financial institutions. Our solutions for community banks include:

Merchant Capture - In-house remote deposit solution that provides commercial bank customers the means to capture check images, make electronic deposits and improve treasury operations. Goldleaf's in-house system is licensed with no per item processing fees.

Branch Capture - From multiple locations, this system provides for scanning of all items and secure transmission to the bank's data center for entry into the central check processing system.

Remittance/Lockbox Processing - An image-based remittance/lockbox system that banks can use to provide such services to commercial customers can be located in the bank's data center or at the customer site with remote deposits transmitted on demand.

Enterprise Report Management - Report management system, available in-house or on an ASP basis, is installed in more than 1,000 banks and corporations worldwide.

Conversion Services - We provide digital-to-digital conversion services for document and check images, statements, reports and data.