

VERTICAL MARKET - FINANCIAL

The financial industry, which encompasses banks, insurance companies, and brokerage services, is growing more and more mature. As such, there is an increasing need to use technology to improve efficiency and reduce the associated costs and risks. With the proliferation of mobile devices and the desire to improve customer engagement, the financial sector is now enthusiastically embracing the latest communications channels.

Every day financial institutions are exploring innovative and exciting ways to capitalize on the flexibility of SMS text-based messaging and other mobile electronic communications, and integrating online activities with these varied communication channels to address pressing industry issues.

One such issue is boosting customer engagement by being more responsive and proactive where possible in routine interactions. The financial industry needs to harness the optimal combination of the available communication channels in order to complete tasks as quickly as possible. From enticing new customers to nurturing and selling back to existing customers, the financial industry must enhance their relationships to increase customer loyalty and retention.

The timely and secure delivery of information and alerts about their money including portfolio and account balances, stock updates, account activity alerts, claim statuses and even appointment scheduling are some applicable examples that can enhance relationships with customers while reducing operating expenses.

The TeleMessage messaging solutions for the financial industry include:

- **Mobile and Tablet Application:** an enterprise-ready application that facilitates the sending and receiving of rich messages over SMS and IP messaging via Smartphone Push Notifications on iOS and Android devices.
- **Messaging Gateway:** a multi-channel message delivery and management solution that facilitates real-time messaging to and from any device. It supports many APIs such as SNPP, WCTP (for Pager replacements), XML, SMTP, HTTP and more, allowing it to seamlessly integrate with existing financial IT systems.
- **PC to Mobile:** a suite of applications that allow financial professionals to send messages from Outlook and Web interfaces with emergency mass notification and campaign management features.

TeleMessage delivers intelligent messaging solutions seamlessly over any communication device.

These solutions support an ever growing number of enterprises, including leading brands across a range of industries such as healthcare, travel, finance and retail among others. By optimizing their communication capabilities, our solutions assist enterprises in achieving greater efficiency.

TeleMessage seamlessly handles text, voice and IP messages over mobiles, tablets, the web, Office, APIs and IT infrastructure.

Successfully deployed with over forty operators and thousands of enterprises worldwide, our software reaches hundreds of millions of users and powers billions of messages through customer networks.

Our product line includes: Mobile and Tablet Applications, PC to Mobile, Messaging Gateway, and SMS to Voice.

Key Features

- Separates critical messages from less important emails and text messages
- Saves money by using IP messaging
- Provides automatic message delivery receipts
- Offers active acknowledgement of message and free-form text response
- Enables user authentication
- Initiates messages to other users on any type of device from a TeleMessage-enabled device
- Leverages cellular and Wi-Fi networks

AMERICAS

HEADQUARTERS

468 Great Road

Acton, MA 01720

Tel: +1- 978-263-1015

Fax: +1-978-263-6467

salesUS@telemessage.com

GLOBAL SALES & R&D CENTER

17 Ha-Mefalsim Street

Petah Tikva, 49514

Israel

Tel: +972-3922-5252

Fax: +972-3922-5253

sales@telemessage.com

SECURE FINANCIAL SERVICES APPLICATIONS

TeleMessage provides secure, multi-channel and field-proven messaging solutions that enable the financial services market to send, receive and manage a range of message types (SMS, IP messaging via Smartphone Push Notifications, Voice, Fax and E-mail) to any communication device. The suite can be used for the following services:

Banking

- **Proactive Cash Management:** Alert cash management customers to events such as positive pay, maturing money market instruments, account balances, wire transfers, lock box postings, controlled disbursement and letter of credit payments
- **New Product/Service Offers:** Link related products to existing product offers (credit card balance messages that contain an offer for home equity loan)
- **DIY Banking:** Assist customers with updates and specific notifications
- **Avoid Outstanding Bills:** Alert customers and offer them the option to pay with credit card
- **Loan Status Updates:** Update clients on their loan status and connect them to a loan officer

Brokerage

- **Stock Updates:** Provide brokerage customers with threshold alerts on equities, earnings reports, and analyst recommendations with a response option to connect to a personal broker
- **Maturing Investments:** Alert investors to bond maturities and financial instrument deadlines
- **Seminar Reminders:** Improve attendance with interactive voice notifications asking clients to confirm or reschedule
- **Maintenance Calls:** Automatically deliver account maintenance calls providing the opportunity to connect with a live agent
- **Incomplete Applications:** Send potential investors follow-up calls for incomplete applications, capturing updated information directly over the telephone or via a transfer to the call center

Credit Card

- **Fraud Processing:** Automate fraud alerts to customers and immediately collect responses
- **Account Activity:** Notify customers by voice or text when transactions post to their accounts and credit limits are about to be reached
- **Stored Value Alerts:** Alert customers when stored values reach low thresholds and drive them to your web site or call center to replenish accounts
- **Promotions:** Market special offers to existing and potential customers using a unique opt-in approach

Insurance

- **Renewal Notifications:** Notify customers when insurance policy renewal payments are due
- **Late Payment Reminders:** Contact customers before the paper reminder is mailed and allow immediate payment during the call with credit card
- **Appointment Scheduling:** Schedule renewal, claims, and medical appointments with customers. Send follow-up calls to remind customers and confirm appointments
- **Confirm receipt of information:** Adhere to legal notification requirements and offer customers personalized response options to automatically update your customer data files. For example: *"Your application has been approved and you are eligible for our special discounted rate. To apply for..."*
- **Claims Status:** Speed up the claims settlement process by notifying customers on the status of their claims, and connecting them directly with the adjuster working on their claim
- **Application Processing:** Keep customers up to date throughout the insurance application process. Place automated calls to clarify or submit missing medical information prior to life insurance approvals and upgrades
- **Discounts on Premiums:** Notify your customers of discounts and special programs that may save them money on their individual automobile insurance premiums. Because the discounts and programs vary by state and circumstance, messages are highly personalized and engender customer loyalty