



## Alert Management Solutions Overview

Today's banking customers require immediate, real-time, personalized services delivered in a timely, convenient and secure manner. The most personalized device "in hand" today is the mobile phone. In most countries, mobile phones are able to send and receive not only voice but text messages as well, the latter known as short messaging service or SMS. In fact, "SMSing" is the fastest growing means of communication because it offers personalized contact for very little cost (often only 1/10 the price of a voice call).

With Alert Management Solutions (AMS) from Bevertec, banks and financial institutions are now able to deliver real-time, personalized alerts based on any transaction or business event deemed to be time-sensitive. Examples of these alerts are: NSF cheques, term deposit due, a bill to be paid, a percent of a credit card limit utilized, car loan or mortgage approval, special investment opportunities for attractive deposits, stock quotations, large deposit received and cleared as available funds and FX rate display. The number of alerting scenarios is endless and is limited only by the creativity of the financial institution and the scope of customer demands.

In addition to the scenarios above, SMS alerts are very effective tools for providing notification of the receipt of incoming remittance funds. In situations where a large percentage of beneficiaries may not be customers of the financial institution, remittance alerts provide an opportunity for signing new customers. Remittance alerts also expand cross-selling and bundling opportunities when packaged with other products and services. Bevertec believes that alerting or instantaneous communication with customers represents a sustainable competitive advantage for any bank that deploys a "Financial Business Event Management Strategy" that serves the retail banking consumer as well as the needs of commercial customers.





## Real Life Financial Business Event Management using AMS

The following table illustrates how our customers are using Bevertec's Alert Management Solutions to deliver business event information to their customers. Customers can activate any of these alerts using either Internet Banking or by calling a Customer Care Centre.

<b>Credit Card Alerts</b>	<ul style="list-style-type: none"> <li>• Payment due date (customer can specify number of days in advance of payment date that they wish to receive the alert)</li> <li>• Alert on payments/credits made to credit card account</li> <li>• 2 or more Authorizations from 2 countries</li> <li>• 2 or more Authorizations from petrol stations</li> <li>• Cash advance over a given amount</li> <li>• Purchase over a given amount</li> <li>• Approaching daily limit for credit card</li> <li>• Credit card balance sent daily/weekly/monthly</li> </ul>
<b>Bank Account Alerts</b>	<ul style="list-style-type: none"> <li>• Interest credited and tax debited to/from an account</li> <li>• Large amount credited/debited to/from an account (customer can specify amount)</li> <li>• Preferred minimum balance on an account (Alert is sent when account falls below a specified balance; customer can specify preferred amount)</li> <li>• Preferred maximum balance on an account (Alert is sent when account exceeds a specified balance; customer can specify preferred amount)</li> <li>• Foreign exchange rates (CAD, EUR, GBP and USD)</li> <li>• Cheque book reorder alert</li> <li>• Payment due date for loans (customer can specify number of days in advance of payment date that they wish to receive the alert)</li> <li>• Maturity date for fixed deposit (Alert sent on maturity date)</li> <li>• Number of days to maturity (customer specify number of days notice required)</li> <li>• Interest credited and tax debited to/from fixed deposit account</li> </ul>
<b>Remittance</b>	<ul style="list-style-type: none"> <li>• Alert sent when remittance credited to customers operative account</li> </ul>
<b>Insurance Alerts</b>	<ul style="list-style-type: none"> <li>• Next premium due date</li> <li>• Premium outstanding for more than 2 or 3 months (reminder sent to customers)</li> </ul>
<b>Promotional Alerts</b>	<ul style="list-style-type: none"> <li>• News of new offers and services</li> </ul>
<b>Capital Market Alerts</b>	<ul style="list-style-type: none"> <li>• Notification of purchase or sale of stock</li> <li>• Maturity date for fixed income investment</li> </ul>
<b>Customized Alerts</b>	<ul style="list-style-type: none"> <li>• Contact Bevertec for information on creating customized alerts.</li> </ul>

# Implementing an Alert Management Strategy with Bevertec



In addition to providing the Alert Server technology, Bevertec can provide the following services as part of an overall "Financial Business Event Management" strategy.

## Step 1

Conduct a Strategic Audit of the Organization to Determine:

- Banking Infrastructure (Back End and Front End)
- Delivery Channels (Physical & Electronic)
- Applications and Key Functionalities
- Architectural Standards
- Proof of Concept

## Step 2

Source and Implement Hardware and Software:

- Prepare system sizing and performance criteria
- Recommend hardware and network configurations
- Evaluate offerings from technology suppliers and carriers
- Prepare program, project and resource plans

## Step 3

Alert Server Technology and Workflow Integration

- Delivery Channels
- Call Centre
- Electronic Network Switches
- Back End Functional Applications
- Databases
- Security Systems

## Step 4

Training and Consultancy

- System Maintenance
- Identification of Marketing Opportunities
- Revenue Enhancement Programs
- Cost Reduction Strategies
- Improving Communication with Key Customers

Bevertec's Alert Management Solutions is a standalone solution consisting mainly of an alert server and rules engine. AMS is built on open-system principles that allow the alerting technology to interoperate with all Bevertec solutions as well as those from other vendors.

The rules engine is the main AMS differentiator. Unlike other "tightly coupled" solutions, AMS from Bevertec is not constrained by any external technology or solution. The rules engine with its message formats, APIs and alert detection agents enables AMS to be deployed independently as an integrated component in any IT infrastructure.

Alert information sent to AMS is initially processed by the rules engine and evaluated against a number of alerting criteria. Once an alert passes all eligibility criteria, the alert message, along with other information from the alert database, is passed to the alert manager.

AMS also interoperates seamlessly with other Bevertec ESP-Link™ Suite solutions including: ICMS (collections), FTS (switching) and CCS (card management).

The alert manager module composes the final alert message for a downstream delivery agent such as SMS or e-mail depending on the alerting preferences selected by the recipient. The alert manager module has web-based user interface used by customers so they can enroll and personalize their alerting preferences.

The delivery rules engine directs alert messages to the appropriate customer based on the customer's delivery choice and options.

The Alert Server provides both User and Administrative features as summarized below:

User Functions		Administrative Functions		
<b>Change Profile</b> <ul style="list-style-type: none"><li>- Change Password</li><li>- Change Profile Information</li></ul> <b>Select and Activate New Alert</b> <b>Select Alert Package</b> <b>Modify selected Alert</b> <b>Block/Unblock Pre-selected Alert</b> <b>Cancel Pre-selected Alert</b>		<b>Manage Alerts</b> <ul style="list-style-type: none"><li>- Define Alert</li><li>- Block/Unblock Alert</li><li>- Delete/Purge Alert</li><li>- Modify Alert</li></ul>	<b>System Administration</b> <ul style="list-style-type: none"><li>- Define User</li><li>- Delete/Purge User</li><li>- Block/Unblock User</li></ul>	<b>Rule Management</b> <ul style="list-style-type: none"><li>- Define Rules</li><li>- Modify Rules</li><li>- Purge Rules</li></ul>
		<b>Back Office Administration</b> <ul style="list-style-type: none"><li>- Define Alert Packages</li><li>- Fees Administration</li></ul>	<b>Alert Customer Management</b> <ul style="list-style-type: none"><li>- Create Customer</li><li>- Block/Unblock Customer</li><li>- Delete Customer</li></ul>	

*\*\* ESP-Link™ is a registered trademark of Bevertec CST Inc.*

## About Bevertec CST Inc

Established in 1981, Bevertec CST Inc. is a world leader in IT consulting and open systems transaction management solutions, offering an unique combination of resources and technology solutions to maximize your company's return on investment from IT projects.

ESP-Link™ Suite is a first-class powerful, secure, open system, multi-platform family of e-commerce financial products and services that enables "anytime, anywhere" electronic financial service delivery for today's electronic commerce marketplace.

For more information please visit Bevertec CST Inc. at: **[www.bevertec.com](http://www.bevertec.com)**

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