

universa - telephone banking IVR

The **universa** Interactive Voice Response (IVR) system is an efficient and reliable telephone access solution that provides your members /customers with access to their accounts via a touch tone phone.

Written using the latest technologies, the IVR system uses an advanced text to speech engine that allows the system to speak a wide range of variable texts. The system is also capable of outbound calling for marketing or notification messages.



It's an integrated suite of core financial processing and management solutions, developed by **smartsolution**.

universa core banking is an integrated enterprise banking system built from the best capabilities of mature banking platforms.

By combining industry best practices with new advances and technologies, we have created the most **comprehensive** browser-based banking system.



key features & benefits of universa telephone banking IVR

- Available 24/7, 365 days a year from anywhere
- Check up-to-the-minute account balances
- Review transaction history
- Transfer funds
- Make payments
- Pay registered bills
- Postdate any bill payment or transfer up to 1 year
- Find out the balance on your credit card
- Disable debit or ATM cards
- Apply for a LOC or loan
- Receive card details
- Order cheques
- Setup or cancel stop payments
- Receive account and loan details
- Verify current exchange rate information
- Get branch locations and hours
- Change or update personal information
- Investments (RRSPs)
- Check interest rates on deposit, loans or mortgage accounts
- Support for Voice Over Internet Protocol (VOIP) lines