

Premier Secure Chat

Connect with your customers via real-time chat while providing added security, reporting and integration features for admins and agents.

Financial Institution Benefits

- **Differentiation:** Set yourself apart by providing a deeper customer service experience.
- **Security:** Extra-secure, facilitated information exchanges and customer interactions within Online Banking protect the integrity of data systems.
- **Enhanced service:** Performance and security reports inform efforts to continuously improve and maintain service levels.

End-user Benefits

- **Efficiency:** Rapid issue resolution lowers customer frustration.
- **Privacy:** Controlled information transcription from chat events.
- **Increased security:** Proactive credit card and sensitive information protection keeps confidential information safe.

Features

Credit Card Pattern Blocking

- Detects credit card patterns in chat and surveys. Specific patterns are blocked by the system on the visitor's browser.
- Replaces detected number patterns with masking patterns/characters, which are viewed by the visitor and the agent.
- Notifies end users of credit card blocking feature.
- A message is sent within the chat or survey to the visitor stating that a credit card pattern was detected and subsequently blocked by the system. In addition, before a chat both the agent and the visitor view a message stating not to share credit card details.

New Security Features

- Credit Card Pattern Blocking
- Data Masking
- Secure Form PCI Widget
- Security Audit Reporting

New Engagement Functionality

- Survey Logic
- Data Access API
- Visitor Profiles

Data Masking

- Prevents sensitive data, including credit card numbers, telephone numbers, social security numbers, email addresses and more, from being stored in the transcript during a chat session.
- Allows you to specify patterns for masking by defining specific patterns to recognize and then masking with a selected character. Data will then be represented by the masking character inside the transcripts.
- Applies data masking to all outgoing and incoming emails and chat transcripts sent via email. The feature can hide sensitive information that is entered by both agent and the visitor.

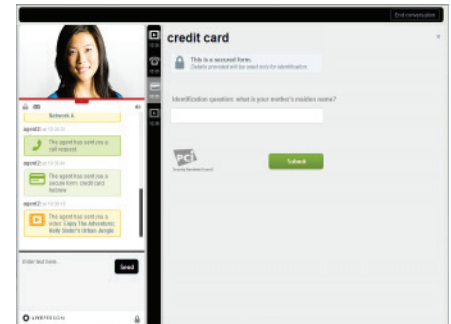
Secure Form PCI Widget

- Dedicated "Secure Tunnel" within the standard chat allows end users to exchange Personal Identifiable Information (PII), Cardholder Data (CHD), and other sensitive identity-validation data with the agent.
- No storage of sensitive data in chat transcripts. Data processed by the Secure Form Widget is not stored as part of the standard chat transcripts and cannot be retrieved through the application after the chat session has ended. The data is securely stored in its tokenized form in a dedicated database.
- When creating a Secure Form in the Admin Console, you can define questions to be "Off the record" or of type CVV. In both cases, the answer the visitor sends is not stored anywhere (not even in a tokenized form), and is available to the agent only in runtime. This question type can be used for asking the visitor for CVV information in a secure PCI-compliant manner.
- Allows you to customize the secure form to ask custom questions or define answers to contain text or numeric answers. You can also define if the answer is required.

Security Audit Reporting

- Receive reporting on a chronological sequence of records showing who accessed the system and what operations they have performed during a specified period.
- Provides same audit reporting for Secure Support, Desktop Share and Chat.
- Monitor and investigate actions performed by end users with the Operator Actions Report. This report logs all significant creation and deletion of users, modification of access rights, modification of roles and assignment to admin profiles. Allows you to specify patterns for masking by defining specific patterns to recognize and then masking with a selected character. Data will then be represented by the masking character inside the transcripts.
- Applies data masking to all outgoing and incoming emails and chat transcripts sent via email. The feature can hide sensitive information that is entered by both agent and the visitor.

Use Security Reports to enforce security policies and/or investigate security concerns.



Premier Secure Chat Window

New Engagement Functionality

Visitor Profiles

- Create multiple chat engagement windows. Create different chat engagement windows based on types of visitors you expect to visit your site.
- Assign chat engagement windows and/or surveys to various agent skills that serve those visitor groups.

Survey Logic

- Create multiple levels of survey questions. Question Logic allows specified questions in surveys to be hidden or displayed to visitors or agents based on the answers given to previous questions on a survey.
- Define the logic for all questions with closed answer types, including checkboxes, drop-downs and radio-buttons.

Data Access API

- Integrate chat data with your CRM system. Leverage the Data Access API to combine all data collected during the chat session with your internal CRM system.
- Export chat transcripts in additional formats. Chat transcripts can now be exported in XML and text formats in addition to the previous excel formats.

The screenshot shows the 'User Set Up > Skills' configuration page. The left sidebar contains a menu with 'Skills' highlighted. The main content area displays a table of skill groups. A red circle highlights the table, and a red arrow points to the 'Skills' menu item.

Skill Name	Description	Members	Number	Default	Delete
Default Ticket Skill	Default Ticket Skill		None	Internal	✓
New_Business	New Business	Op5 Op6	None	Internal	Set as Default
Phone	Phone	LP- Mary Michael Op1 Op2 Op3 Op4 Op5 Op6	14042290352	External	Set as Default
Service	Service	Op1 Op3	None	Internal	Set as Default
ServiceSpanish	Service - Spanish	Op2 Op4	None	Internal	Set as Default
SoftPhone	SoftPhone	LP- Mary Michael Op1 Op2 Op3 Op4 Op5 Op6	None	Internal	Set as Default

Visitor Profiles admin configuration

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.