CSS IMPACT

ai | cx enterprise ecosystems

& omnichannel platform

HD 2.0 | AI Voice & Digital Engagement Solutions

Going Digital!

CSS offers a fully integrated omni-channel consumer digital engagement solution for every part of the customer service process. The frictionless consumer engagement system includes Text, Chat & Email message interactions, Automated Dialer, Cloud PBX, as well as interactive AI (Artificial Intelligence) Voice & Chat Agent bots that interact with human-like natural language modalities to answer common questions, respond to requests provide reminders, logistics information plus much more. Now organizations can reach a new generation of consumers quickly, simply and cost effectively with complete confidence of compliance.

impact omni-channel
digital engagement system

email
Broadcaster

Chat Bot

Dialer

Pmt Portal

Text
Broadcaster

HD 2.0 | Ai Bot

CSS IMPACT
ai | cx enterprise ecosystems
& omnichannel platform

- PBX & IVR
- Auto Call Dialer
- ACI – Agent Call Initiator
- AI Interactive Chat Agent
- AI Interactive Voice Agent
- AI Driven Payment Portal
- Text & Email Broadcasters

CONTACT MANAGEMENT

HD 2.0 | CONTACTS

IMPACT HD 2.0 | CONTACTS Call Center (PBX, Dialer, IVR)

HD 2.0 | CONTACTS is a comprehensive all-in-one cloud-based telephony contact management system designed to help call centers contact & engage with consumers. The solution includes a virtual PBX system, Integrated Dialer Pure Contacts, Mobile Contacts, IVR, call recordings, dynamic phone scrubbing & more.

Managing calls : handle all aspects of the calling process within one solution. Manage calls simply & increase customer satisfaction.

SOLUTIONS

- Click-to-Dial
- Power Dialing
- Predictive Inbound/Outbound Dialer
- Visual Workflow Campaigns
- ACI (Agent Call Initiator)
- Management Driven Collector Queues
- IVR Scripting & Text-to-speech
- Real-time disposition & recording updates
- Dynamic ANI Display & Routing
- Cell Phone Scrubber
- ACD & Skill Routing
- ACD Last Call

BENEFITS

- Fully compliant with regulation controls
- 100% Cloud-based
- Increases right party contacts
- Increases collections revenue
- Streamlines business processes
- Heightens productivity and efficiency.
- No agent required manual effort
- No file uploads / downloads, recordings management required – all is automated
- Call monitoring real-time dashboards
- Listen-in, barge-in or whisper monitoring
- Automated account screen pop
- Auto-records & appends file to account
- Screen and call throw feature
- Interactive Voice Recognition (IVR) for self-serve phone payments or acct review

OMNI-CHANNEL VOICE | TEXT | EMAIL | WEBCHAT | AI   **HD AI | CX**

IMPACT HD AI | CX

HD AI | CX Consumer Engagement Ecosystem offers next-gen omnichannel communications that combines voice, text, email, AI webchat & voice bots to seamlessly unify the consumer engagement experience by meeting consumers on their preferred channels of communications.

VOICE

HD AI | CX Consumer Engagement Ecosystem delivers voice contact engagement solutions that are cost-effective & compliant with 8 (eight) separate dialing cloud platforms,

- HD | Cloud PBX
- Manual Dialing
- Preview Dialing
- HD | AI AGENT (Outbound Dialer AI Voice Bot)
- HD | ACI (Agent Call Initiator)
- HD | CONTACTS (Auto-Dialer)
- HD AI | IVR
- HD AI | CS (Customer Service)

DIGITAL

HD AI | CX Consumer Engagement Ecosystem delivers omni-channel digital engagement solutions for a frictionless customer experience by using Text, Email, Chat & AI Bots.

- HD | TEXT Broadcaster
- HD | EMAIL Broadcaster
- HD | AI CHAT Bot
- HD | HTMI (Human Text Message Initiator)
- HD | TEXT On-Demand (Two Way Texting)

HD | AI

HD AI | CX Consumer Engagement Ecosystem delivers AI Voice & Digital engagement solutions for outreach & inbound consumer care. AI Voice & Chat Bots provide automated customer service care for any task that a live agent would normally do.

- HD AI | AGENT (Outbound Dialer AI Voice Bot)
- HD AI | CHAT (Customer Service AI Chat Bot)
- HD AI | CS (Customer Service) AI Voice Bot

AUTOMATED DIALER & MANUAL CALLING PLATFORM

HD 2.0 | CONTACTS

IMPACT HD 2.0 | CONTACTS – Automated Dialer

HD 2.0 | CONTACTS – Automated Dialer & Manual Calling is a one-of-a-kind leading outbound system custom-built to ensure the highest levels of risk mitigation & compliance, as well as maximize productivity using human agent intervention modalities.

CSS, Inc. is a leading provider of enterprise-level Next-Gen CX, AX, & Fintech end-to-end solutions for best-in-class voice & digital Ai engagement, omni-channel with inbound & outbound routing automation that geometrically increase contacts & provides frictionless customer service engagement while increasing quality of contacts all in a single unified cloud Ecosystem.

BENEFITS

- Parallel multi-call handling
- Workflow Driven Call Routing & Campaigns
- PCI Compliant Call Recording
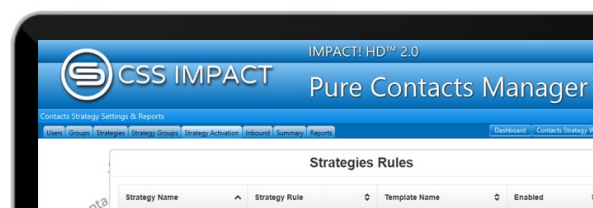- 10 Digit Manual with Transfer

SERVICES

- Call Name Branding ***
- Local Presence DID # Touch Buckets ***
- TTS Text-To-Speech ***
- Toll Free Numbers ***

SOLUTIONS

- AI Driven IVR ***
- Anti-SPAM ANI Stacking ***
- Dynamic Cell Phone Scrubber Sanitizer ***
- Dynamic Cell Re-Assignment Number Scrubber & Sanitizer ***
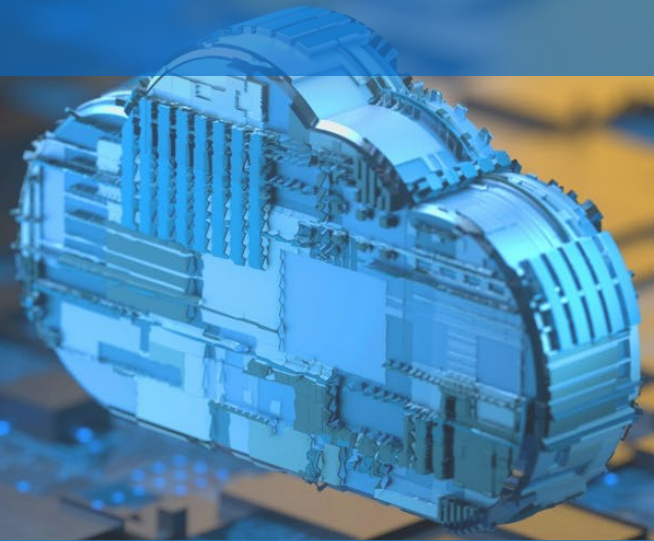- Dynamic Cell Disconnected Numbers Scrubber & Sanitizer ***

automated predictive dialer

IMPACT! HD™ 2.0
CSS IMPACT
Pure Contacts Manager

Contacts Strategy Settings & Reports

Users | Groups | Strategies | Strategy Groups | Strategy Activation | Inbound | Summary | Reports

Dashboard | Contacts Strategy Wor

Strategies Rules

Strategy Name	Strategy Rule	Template Name	Enabled

*** Service or solution sold separately ***

IMPACT HD 2.0 | ACI - Agent Call Initiator

HD 2.0 | ACI – Agent Call Initiator is a one-of-a-kind leading outbound system custom-built to ensure the highest levels of risk mitigation & compliance, as well as maximize productivity using human agent intervention modalities.

Limit the risk of non-compliance while maximizing every outbound interaction. Agents can remotely work as efficiently as they would at the office. Built-in Real-time State & Federal Compliance Management module governance.

BENEFITS

- Designed for Real-Time Compliance
- PCI Compliant Call Recording
- Intuitive Agent User Interface
- Highest Security Certifications

SOLUTIONS

- Anti-SPAM ANI Stacking ***
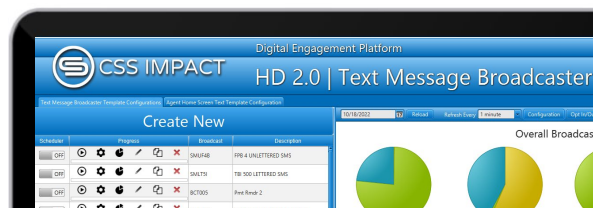- Real-Time Audio Transcriptions ***
- Dynamic Cell Phone Scrubber Sanitizer ***
- Dynamic Cell Re-Assignment Number Scrubber & Sanitizer ***
- Dynamic Cell Disconnected Numbers Scrubber & Sanitizer ***

Contact Flow Routing

Workflow Rules Analytics Engine analyzes for next precise contact & targets.

workflow

human
agent call initiator

*** Service or solution sold separately ***

AUTOMATED AI VOICE BOT AGENT PLATFORM   **HD AI | AGENT**

IMPACT HD AI | AGENT Voice Bot

HD AI | AGENT is a one-of-a-kind cognitive "AI" Digital Agent Outbound Calling Voice Bot & Inbound Call handling with built-in machine learning technology that engages with consumers in an interactive Natural Language conversational modality to offer any type of service, subscription or simply answer common questions.

Outreach automated phone service

AI Voice Bots can talk to consumers to provide customer care services, sale offers, product delivery status or any other imaginable task that a live agent would do. All conversations are recorded and transcribed as well as attached to the record file.

SOLUTIONS & BENEFITS

- Designed for a voice-first world
- Understands user sentiments
- Natural conversational experience
- Machine learning customer service
- Zero gravity marketing growth
- Opportunities acceleration
- Fraud detection & risk management
- Finance & underwriting automation
- Payment reminders & processing

Inbound customer service care

HD AI | CS (Customer Service AI Voice Bot) Inbound Voice Bot Attendant performs sentiment Analysis, scores them & hands off unsatisfied customers to live agents.

Improve customer experience

AI Voice Bots offer a frictionless self-service experience with personalized natural conversations & rich-responses.

Designed for a voice-first world

All customer voice interactions are streamed in real-time & transcribed onto customer's account.

Messaging overview for
TEXT MESSAGE BROADCASTER

AUTOMATED TEXT MESSAGING PLATFORM

HD 2.0 | TEXT

IMPACT HD 2.0 | TEXT Message Broadcaster

HD 2.0 | TEXT Message Broadcaster is a leading mass outbound digital SMS & MMS messaging platform custom-built to ensure fast and scalable instant outreach while adhering to the highest levels of digital engagement risk mitigation & compliance.

BENEFITS

- Uniquely crafted messages
- Campaigns scheduler
- Workflow driven campaigns
- Preview & deploy campaigns
- Carrier detection controls
- Short codes

FEATURES

- Message compliance validators
- Risk levels governance
- Reputation compliance
- Granular dashboards stats
- MMS media stats
- Stop compliance controls
- Blocked messages identification
- Error rate controls

SERVICES

- Anti-SPAM ANI Stacking ***
- Real-Time Audio Transcriptions ***
- Dynamic Cell Phone Scrubber Sanitizer ***
- Dynamic Cell Re-Assignment Number Scrubber & Sanitizer ***
- Dynamic Cell Disconnected Numbers Scrubber & Sanitizer ***

*** Service or solution sold separately ***

*** Service or solution sold separately ***

AUTOMATED TEXT MESSAGING PLATFORM

HD 2.0 | TEXT

IMPACT HD 2.0 | TEXT Message Broadcaster

HD 2.0 | TEXT Message Broadcaster is simple to use Compose & preview messages with custom data fields. Broadcast Campaigns manually or by schedule. Send SMS or MMS messages with our Contact flow Workflow Rules Analytics Engine for precise engagement targeting.

Compose

And Preview Messages with your own content & dataset
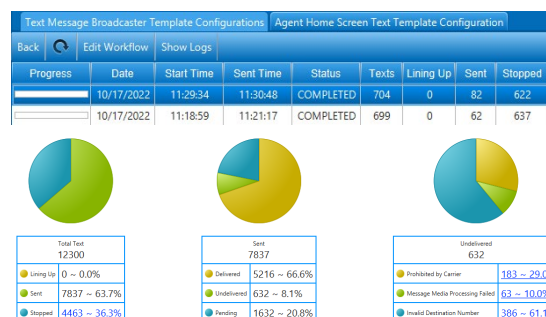

Contact Flow Routing

Workflow Rules Analytics Engine analyzes for next precise contact & targets.

workflow

Real-time Statistics

Message Delivery Granular Dashboards

- Start & Sent Times
- Texts Sent
- Lined up to Send
- Texts Stopped
- Texts Delivered

- Undelivered Texts
- Texts Pending
- Prohibited Texts
- Media Failures
- Invalid Numbers

Compliance (Excluded Texts)

Compliance Auto-Cell Scrubber Sanitizer:

- LAN Phones
- VoIP Phones
- Unknown Type

Excluded by CSS Safeguards	36212 ~ 86.8%
Phone type is fixed	4283 ~ 10.3%
Phone type is unknown	5 ~ 0.0%
Phone type is voip	1195 ~ 2.9%

Broadcast Texts

Message Campaigns Manually on-demand or via the IMPACT Scheduler

*** Service or solution sold separately ***

Messaging overview for
HUMAN TEXT MESSAGING INITIATOR

AUTOMATED MANUAL TEXT MESSAGING PLATFORM   **HD 2.0 | HTMI**

IMPACT HD 2.0 | HTMI - Human Text Messaging Initiator

HD 2.0 | HTMI (Human Text Messaging Initiator) is the industry's answer to the FCC & TCPA complex consumer contacts and engagement compliance, delivering impactful manual SMS & MMS digital communications while adhering to the highest levels of risk mitigation & compliance.
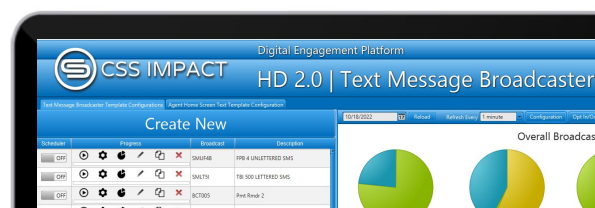
BENEFITS

- Custom crafted messages
- Workflow driven campaigns
- Preview & deploy campaigns
- Carrier detection controls
- Short codes

SOLUTIONS

- Anti-SPAM ANI Stacking ***
- Real-Time Audio Transcriptions ***
- Dynamic Cell Phone Scrubber Sanitizer ***
- Dynamic Cell Re-Assignment Number Scrubber & Sanitizer ***
- Dynamic Cell Disconnected Numbers Scrubber & Sanitizer ***

FEATURES

- Message compliance validators
- Risk levels governance
- Reputation compliance
- Granular dashboards stats
- MMS media stats
- Stop compliance controls
- Blocked messages identification
- Error rate controls

*** Service or solution sold separately ***

IMPACT HD 2.0 | EMAIL Messaging Broadcaster

HD 2.0 | EMAIL (Email Messaging Broadcaster) is the industry's answer today's complex consumer contacts & outreach targeting engagement. Delivering impactful consumer digital communications cost effectively while adhering to the highest levels of risk mitigation & compliance.

BENEFITS

- Custom crafted messages
- Workflow driven campaigns
- Preview & deploy campaigns
- Carrier detection controls
- Historical transcripts
- Response data capture

FEATURES

- Message compliance validators
- Risk levels governance
- Reputation compliance
- Granular dashboards stats
- MMS media stats
- Stop compliance controls
- Blocked messages identification
- Error rate controls

Contact Flow Routing

Workflow Rules Analytics Engine analyzes for next precise contact & targets.

workflow

Broadcast Texts

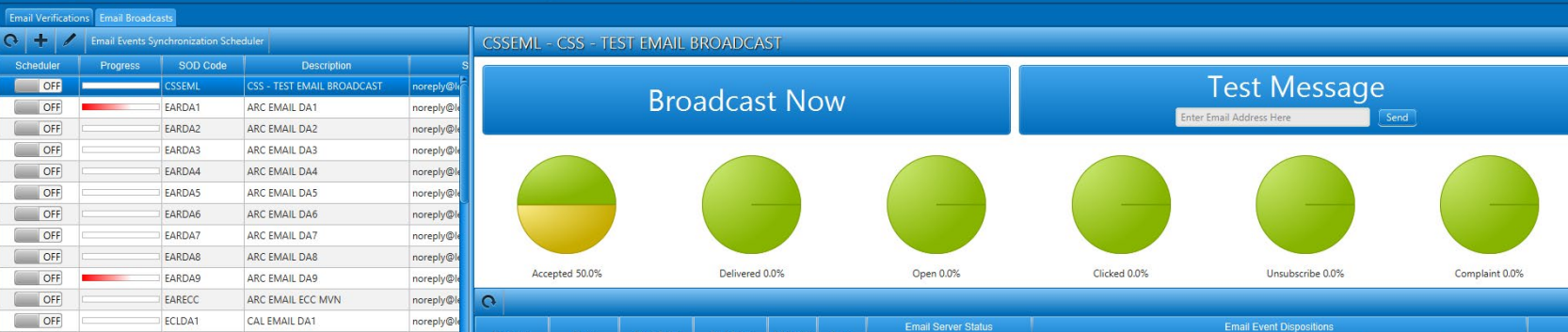Message Campaigns Manually on-demand or via the IMPACT Scheduler

EMAIL MESSAGE BROADCASTER

CSS IMPACT

Digital Engagement Platform

HD 2.0 | Email Message Manager

AUTOMATED EMAIL MESSAGING PLATFORM   **HD 2.0 | EMAIL**

IMPACT HD 2.0 | EMAIL Messaging Broadcaster

HD 2.0 | EMAIL Message Broadcaster is simple to use Compose & preview messages with custom data fields. Broadcast Campaigns manually or by schedule. Send email messages with our Contact flow Workflow Rules Analytics Engine for precise engagement targeting.

Compose

Email Templated
Messages with content
& dictionary datasets
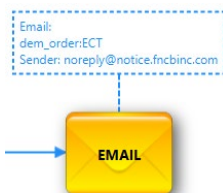
Contact Flow Routing

Workflow Rules Analytics
Engine analyzes for next
precise contact & targets.

workflow

Real-time Statistics

Message Delivery Granular Dashboards

- Progress Bars
- Start & Sent times
- Emails Sent
- Accepted / Rejected
- Failed

- Delivered
- Opened
- Clicked
- Unsubscribed
- Complained
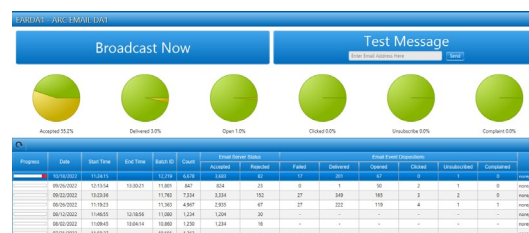
Email Compliance

Auto-Email Verification & Sanitizer:

Results

- Deliverable
- Undeliverable
- Rejected

Risks

- High
- Medium
- Low

Broadcast Emails

Message Campaigns
Manually on-demand or
via the IMPACT Scheduler

MULTI VOICE CALL & TWO-WAY-TEXT HANDLING   **HD | OMNI-CHANNEL**

IMPACT HD | OMNI-CHANNEL (PARALLEL CALL & TEXT HANDLING)

HD 2.0 | OMNI-CHANNEL engagement offers parallel Voice Call, Two-way Text & Chat handling with an intuitive simple to use user interface. The interface enables the handling of multiple inbound or outbound voice calls simultaneously as well as multiple two-way text & chat conversation queues at the same time within a single agent screen. Each call or text conversation displays their respective data information view as well as agent guided scripts.

You can also define the HD | OMNI-CHANNEL platform to route all HD | CONTACTS Dialer campaign calls to dedicated agent voice groups & all HD | TEXT Broadcast campaigns to dedicated agent groups that handle only two-way text & chat communications.
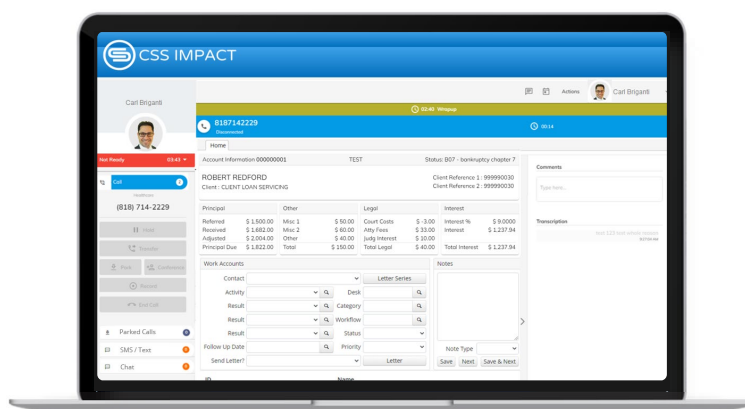
BENEFITS

Parallel handling for:

- Multiple Voice Calls
- Multiple Two-way Texts
- Multiple Two-way Chats

SOLUTIONS

Each conversation displays respective:

- Account data information
- Guided talk-off scripts
- AI Agent Coaching
- Real-time conversation transcripts
- Dual-Band High Fidelity Recordings

Better customer service experiences

HD 2.0 | IVR is an end-to-end digital customer service engagement system that allows your business to service customers with real-time information with a self-serve experience. Incorporating the HD 2.0 | IVR as a part of your self-service strategy can have a big impact on customer satisfaction and improve business processes.
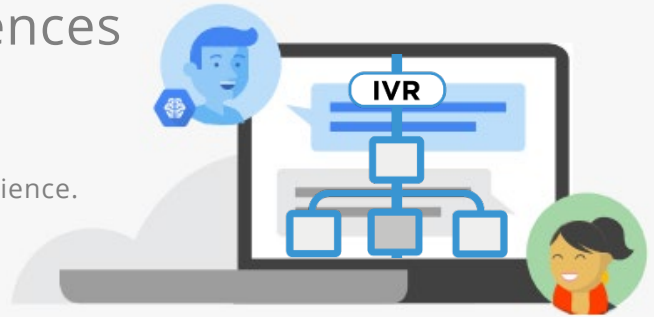
HD 2.0 | IVR DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | IVR

IMPACT HD 2.0 | IVR – Automated Drag & Drop IVR Builder

The HD 2.0 | IVR provides you the keys to create multi-channel self-service journeys that are custom fit for your customers. The HD 2.0 | IVR is more than a digital voice solution, it is a powerful omnichannel automation tool that is fully customizable so you can configure what works for your business.
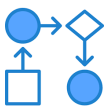
Digital Contact Workflow Editor

The HD 2.0 | IVR makes creating IVRs easy with Contact Flow Editor, a powerful IVR builder with an intuitive, drag and drop interface. Use your customer data, make intelligent routing decisions, & customize agent workflows with virtually zero development involved, or use our advanced modules to write code and configure third party integrations.

SOLUTIONS & BENEFITS

The HD 2.0 Enterprise Ecosystem offers the HD 2.0 | IVR integrated platform as a Unified Data Model by which all information is consolidated within in one place, so customers do not repeat themselves, and agents have the information they need to deliver exemplary service.

Dynamic message Editor

The Dynamic Message Editor lets you change your IVR message in minutes, so you can inform customers about new or revised changes digitally.

Customer Data lookups

The HD 2.0 | IVR is an integrated platform that match callers with the Ecosystem's customer records using a phone number, account information, or other data on file.

Designed for a voice-first world

Use of the customer's record profile & the platform's Smart Routing determines which self-service options are available.

PAYMENTS & ACCOUNT INFORMATION   **HD 2.0 | PAYMENT PORTAL**

IMPACT HD 2.0 | PAYMENT PORTAL Consumer Payments

HD 2.0 | Payment Portal is a one-of-a-kind online consumer offering that allows all your consumers to make payments and access their information on a self-serving basis.

Each module and application within the portal is fully secured with extensive security and encryption measures to ensure all data is protected no matter where it is being accessed from. Consumers can perform numerous tasks within the portal's user-friendly interface to make business smoother for everyone involved.

SOLUTIONS

- Branded payment portal
- Real-time account information
- Mobile and desktop footprint
- Customize payment arrangements

BENEFITS

- Available 24 hours a day
- Simple to use
- Supports all merchant gateways
- Secure and compliant

BUSINESS CLIENT PORTAL   HD 2.0 | DATA ANNEX CLIENT PORTAL

IMPACT HD 2.0 | DATA ANNEX CLIENT PORTAL

HD 2.0 | Data Annex Client Portal is a one-of-a-kind tool that allows all your clients & business users to access their information on a self-serving basis.

Each module and application within the portal is fully secured with extensive security and encryption measures to ensure all data is protected no matter where it is being accessed from. Clients & business users can perform numerous tasks within the portal's user-friendly interface, such as run reports, update information, upload & download documents and much more to make business smoother for everyone involved.

SOLUTIONS

- Branded payment portal
- Real-time account information
- Mobile and desktop footprint
- Customizable reports

BENEFITS

- Available 24 hours a day
- Simple to use
- Supports all browsers
- Secure and compliant
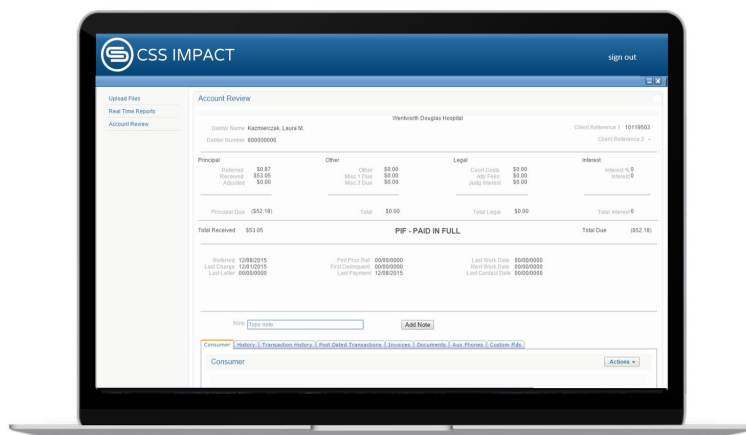
Platform overview for
COMPLIANCE

COMPLIANCE MANAGEMENT SYSTEM

HD 2.0 | CMS

IMPACT HD 2.0 | CMS Compliance Management System

HD 2.0 | CMS Compliance Management System is designed for all call centers and financial institutions compliance needs. The solution ensures that policies and procedures set out by the regulators such as the CFPB, FDCPA, TCPA & FCC & other regulations are employed by your legal advisor & followed by your organization with minimal efforts.

Compliance Policies: quickly implement new compliance policies throughout your enterprise.

SOLUTIONS

- Policy creation module
- Disaster Recovery
- Dual Phone Call Auditing
- Compliment Tracker
- Corrective Action Report Tracker
- Training logs tracker
- CFPB Examination Guideline Modules
- Nature of Operation Compliance
- FDCPA I, II, & III Compliance
- GLBA & ECOA Compliance
- Litigation Compliance Module

BENEFITS

- Each policy contains indicators to ensure policies are in place, are properly documented, staff is trained, there's evidence of policy implementation, steps for corrective action are in place, and that the policy has been audited.
- Nature of Operation Compliance Module
- FDCPA Parts I, II & III Compliance Module
- GLBA & ECOA Compliance Module
- Complaint Tracker
- Phone Recordings Tracker
- Corrective Action Audit Reports
- Dual Phone Call Audit
- Training Log

DATA INTERFACE BRIDGE PLATFORM

HD 2.0 | FUSION

IMPACT HD 2.0 | FUSION Data Interface Bridge Platform

HD 2.0 | FUSION Data interface bridge platform is designed for Information Technology departments, Data Infrastructure Engineering and Network Operations business units for call centers and financial institutions.

If you could magically merge all your systems into one powerful platform, would you? Now you can with HD 2.0 | FUSION!

Now you can seamlessly unite all your systems into one enterprise ecosystem platform unifying all critical business processes as well as accelerating key operational functions, while enjoying real-time reporting data visibility.

SOLUTIONS

• Financial & CRM Data Integration

• System of Records Centrification

• Revolutionary Rules Engine

• Full Battery of APIs

BENEFITS

• Secure external facing services

• Multi-channel glass panel Dashboards

• Access to Big Data

• Data gathering on-demand
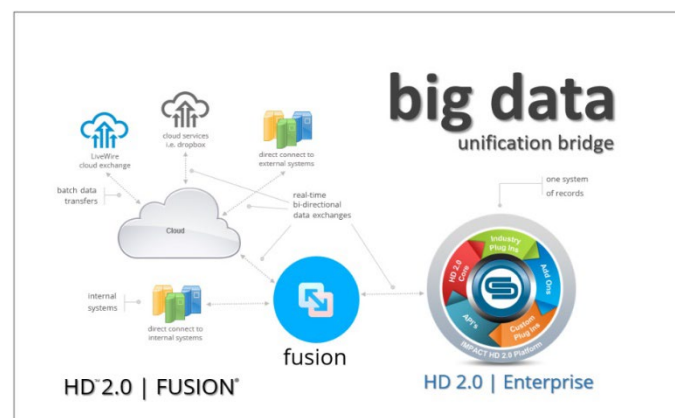
DATA WAREHOUSE PLATFORM

HD 2.0 | CUBE

IMPACT HD 2.0 | CUBE Data Warehouse platform

HD 2.0 | CUBE Data Warehouse platform is designed for Information Technology departments, Data Analytics and Data Science business units for call centers and financial institutions.

Financial & Demographics data are meaningful to all organizations as it must represent key data measurements of the business, such as sales, profits, expenses, budgets, revenues, risks, security, financial forecasts and more. These measurements are compiled data-sets that are mathematically computed in summary or in detailed form, traditionally referred to as a data CUBE. A multi-dimensional data-set, sliced & diced data, or CUBE information is traditionally treated by dropping it onto an Excel spreadsheet, then manually applying mathematical computations & pivots for recomputed results. The problem with creating such multi-dimensional data-sets or CUBEs from spreadsheets is that the data isn't real-time, it rapidly becomes stale & carries virtually zero referential data integrity to production data sources or system of records.

HD 2.0 | CUBE generates multi-dimensional data-sets from multiple systems of records and data sources by crafting its output using a "Contact Decisioning Rules Engine" employing real-time analytical data evaluations and calculations on-demand. This data is like no other because the data representation includes pre-disposed rule-based figures and in parallel dynamic production data points as well as financial data aggregation.

SOLUTIONS

- Financial Decisioning Rules Engine
- Visual Data Workflows
- Revolutionary built-in data previewer
- Data logic versioning controls

BENEFITS

- Data compilation preview outputs
- Dynamic Data Cube auto-annotations
- Data point in time snap-shots
- Data roll back features

Ai | banking with Google Assistant

"Okay Google what's my budget?"

"$952 Checking
$1,958 Savings
The Budget is $2,910"

"Yay!"

"sweet, thanks!"
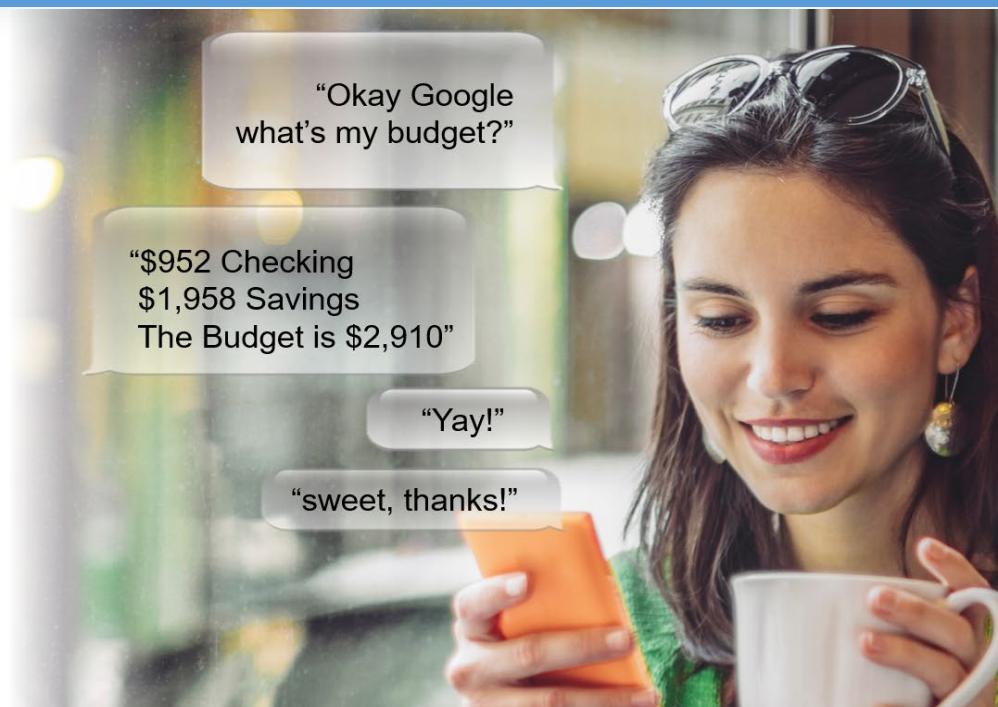
HD 2.0 | AI DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | AI

CSS IMPACT
ai | cx enterprise ecosystems
& omnichannel platform
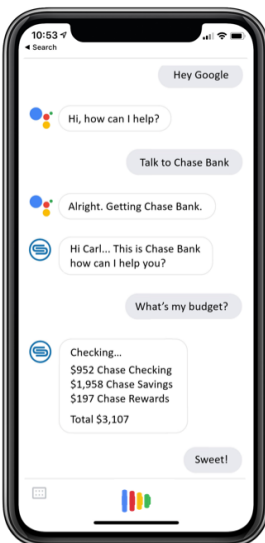
Hands free banking

On any platform

Google HOME   amazon alexa

sms   twitter

f   skype   slack

across devices

With voice-activated devices like
Google Home or Alexa

Hey Google

Hi, how can I help?

Talk to Chase Bank

Alright. Getting Chase Bank.

Hi Carl... This is Chase Bank how can I help you?

What's my budget?

Checking...
$952 Chase Checking
$1,958 Chase Savings
$197 Chase Rewards
Total $3,107

Sweet!

Natural conversational experiences

HD 2.0 | AI is an end-to-end artificial intelligence customer service engagement system that allows businesses to service customers with personalized rich natural conversational experiences across common devices & platforms of communications such as web, mobile, messaging, phone, & IoT devices.
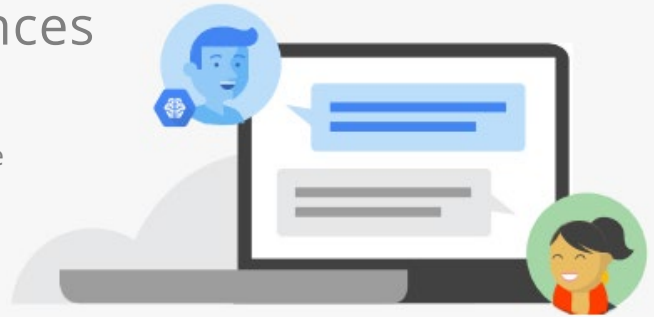
HD 2.0 | AI DIGITAL ENGAGEMENT PLATFORM   HD 2.0 | AI

IMPACT HD 2.0 | AI Digital Engagement Platform

HD 2.0 | AI is a cognitive "Ai" machine learning digital agent platform that engages with customers in an interactive Natural Language conversation, understanding & recognizing the customer's intent & extracting personalized real-time rich-responses by interfacing behind the scenes with HD 2.0 | AI business rules engine.

Deliver automated phone service

Customers can call & talk directly to your Ai agent to ask common questions, check balances, schedule alerts, make payments and much more.

SOLUTIONS & BENEFITS

- Designed for a voice-first world
- Understands user sentiments
- Connect from any digital device
- Natural conversational experience
- Machine learning customer service
- Zero gravity marketing growth
- Opportunities acceleration
- Fraud detection & risk management
- Finance & underwriting automation
- Payment reminders & processing

Understand customer sentiment

Ai performs Sentiment Analysis for each customer query, scores them & are used to hand off unsatisfied customers to live agents.

Improve customer experience

Ai offers a frictionless self-service experience with personalized natural conversations & rich-responses.
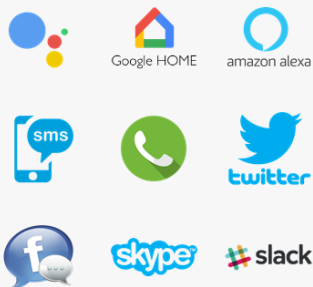
Designed for a voice-first world

All customer voice interactions are streamed in real-time & transcribed onto customer's account.

Solution overview for
DIGITAL CUSTOMER SERVICE

On any platform

Google HOME
amazon alexa
sms
twitter
skype
slack

Across devices

Around the world

## HD 2.0 | AI DIGITAL ENGAGEMENT PLATFORM

HD 2.0 | AI

IMPACT HD 2.0 | AI Customer Service Engagement System

Today's consumers order goods on hands free devices like Google Home or Alexa while making dinner or relaxing by the beach.

What if you could also do all your banking like that?... such as check your balance, make a payment or get a loan "hands free" without changing your customer's behavior?... Now you can!

CSS IMPACT Enterprise Ecosystems offers cognitive "AI" machine learning financial bots that use common digital channels of communications such as voice-controlled devices like Google Home, Google Assistant, & Alexa, also Text, Chat, Facebook Messenger & other popular social messaging platforms as well as NL (Natural Language) Human Voice Telephone interactions.
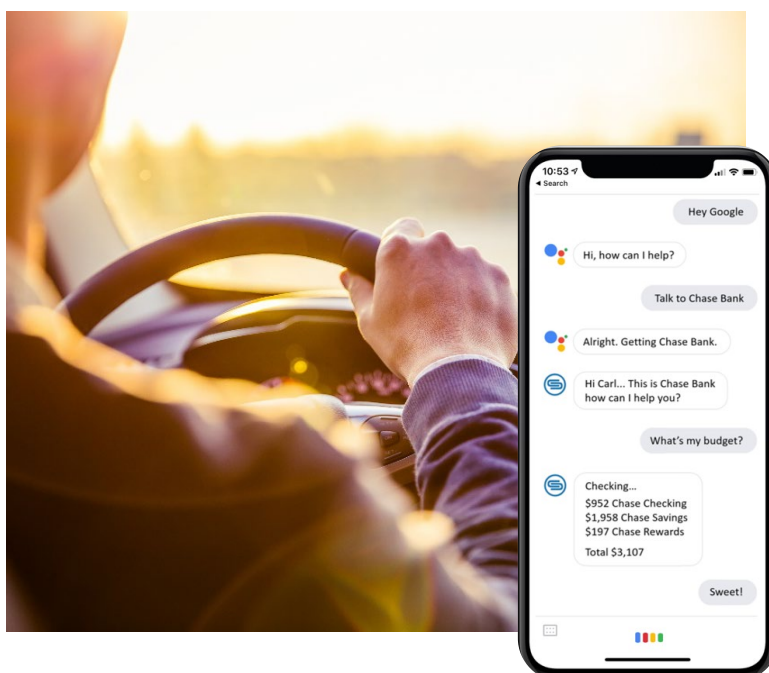
SOLUTIONS & BENEFITS

- Hands free banking
- Connect from any digital device
- Voice driven natural language "Bots"
- Machine learning customer service
- Virtual assistant "Bots"
- Zero gravity marketing growth
- Opportunities acceleration
- Fraud detection & risk management
- Finance & underwriting automation
- Payment reminders & processing

"Hey Google,
 what's my budget?"

HD 2.0 | AI Digital Engagement Collections Platform

Why old Collections Practices no longer work

There is no denying we're in the age of the customer. To reach the new generation of debtors we must pivot to their needs and types of interaction behaviors. Ultimately, the one thing in common: all expect effortless, intuitive service experiences that deliver precisely what they need when they need it. Now more than ever, they expect to get resolution by using the simple power of their voice, the frictionless experience of apps, texting and/or AI voice activated devices, such as Google Home or Alexa.

Two elements for a successful digital Omni-channel collections transformation

#1 An Integrated AI Tech Stack Debt Collections Platform

#2 Built-in Omni-Channel Outbound & Inbound Debtor Engagement Technology

40 %

Of consumers prefer to engage with organizations using voice assistants & digital channels

Customers, **resolve** straightforward **customer service interactions via self-service.**
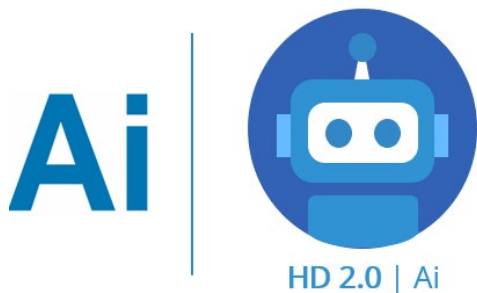- Forrest Research [1]

50 %

say IVR is the biggest source of customer service frustration [2]

1.Conversational Commerce: Why Consumers Are Embracing Voice Assistants in Their Lives. CapGemini
2.Get It Right: Deliver the Omni-Cannel Support Customers Want. Ovum Research

Ai | **HD 2.0 | Ai**

Omni-Channel Collections

"I would like to setup a payment arrangement of $200 per month"

"Okay, all set"

"Thanks"

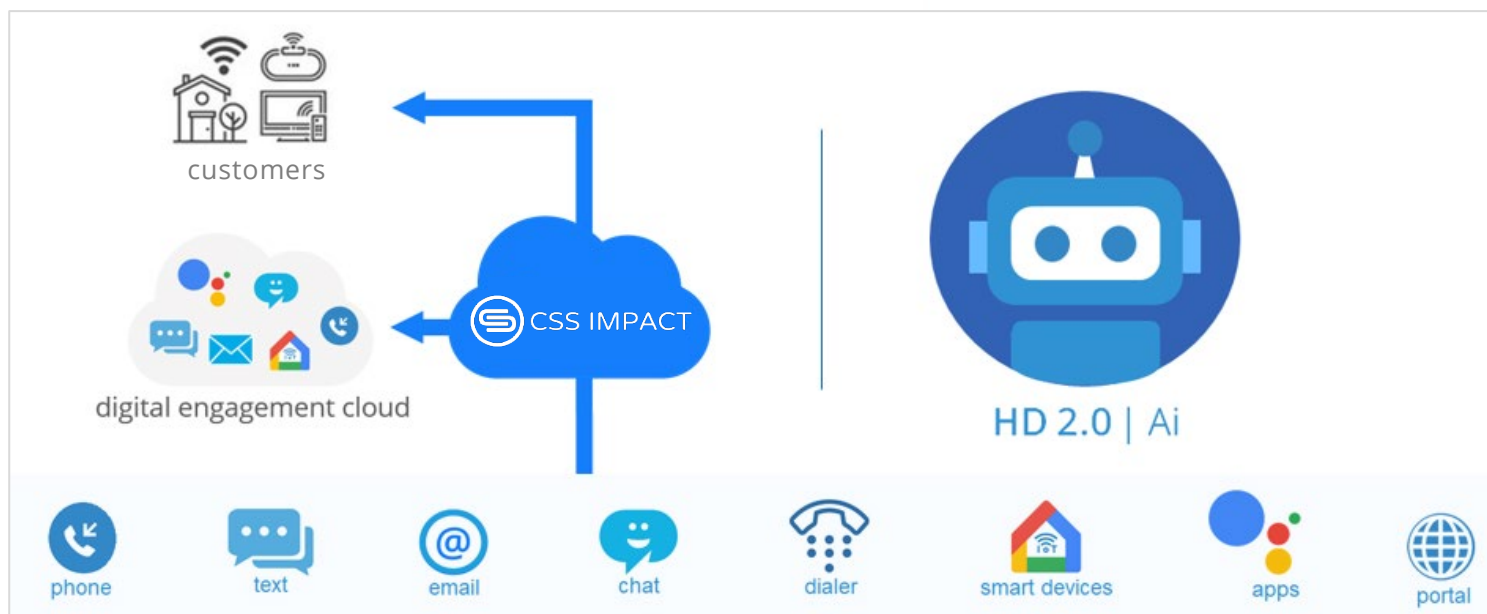### HD 2.0 | AI Digital Customer Engagement Platform

How CSS can help.

We can help you implement a fully integrated omni-channel customer service digital engagement system that will:

increase | overhead savings

on average companies save

65%

of their agent staff phone engagement budget

customers

digital engagement cloud

CSS IMPACT

HD 2.0 | Ai

phone | text | email | chat | dialer | smart devices | apps | portal

Data Center Certifications

CSS IMPACT
enterprise ecosystems

CSS Cloud

CSS Cloud Data Center   **IMPACT HD 2.0 | CSS CLOUD**

IMPACT HD 2.0 | CSS Cloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | CSS Cloud TIER 3 (included).

NIST
National Institute
of Standards and
Technology

ISO 27001
Security
Management
Controls

PCI DSS
Level 1
Payment Card
Standards

HITRUST
CSF
Health
Information Trust

SOC 1
Type 2 Audit
Control
Report

SOC 1
Type 2
Bridge
Letter

SOC 2
Type 2 Audit
Control
Report

SOC 2
Type 2
Bridge
Letter

AWS Cloud

AWS Cloud Data Center

IMPACT HD 2.0 | AMAZON AWS CLOUD

IMPACT HD 2.0 | AMAZON AWS Cloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS Cloud TIER 2 (optional).

CSA

Cloud Security
Alliance Controls

ISO 9001

Global Quality
Standard

ISO 27001

Security
Management
Controls

ISO 27017

Cloud Specific
Controls

**PCI DSS
Level 1**

Payment Card
Standards

SOC 1

Audit Controls
Report

SOC 2

Security,
Availability, &
Confidentiality

NIST

National Institute
of Standards and
Technology

AWS GovCloud

AWS GovCloud Data Center   **IMPACT HD 2.0 | AMAZON AWS GovCloud**

IMPACT HD 2.0 | AMAZON AWS GovCloud

Global Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS GovCloud TIER 1 (optional).

CSA
Cloud Security
Alliance Controls

ISO 9001
Global Quality
Standard

ISO 27001
Security
Management
Controls

ISO 27017
Cloud Specific
Controls

ISO 27018
Personal Data
Protection

**PCI DSS
Level 1**
Payment Card
Standards

SOC 1
Audit Controls
Report

SOC 2
Security,
Availability, &
Confidentiality

SOC 3
General Controls
Report

NIST
National Institute
of Standards and
Technology

AWS GovCloud

AWS GovCloud Data Center   **IMPACT HD 2.0 | AMAZON AWS GovCloud**

IMPACT HD 2.0 | AMAZON AWS GovCloud

National Compliance Programs & Certifications for IMPACT HD 2.0 | AMAZON AWS GovCloud TIER 1 (optional).

CJIS
Criminal Justice
Information
Services

DoD SRG
DoD Data
Processing

FedRAMP
Government
Data Standards

FERPA
Educational
Privacy Act

FFIEC
Financial
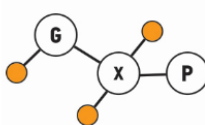Institutions
Regulation

FIPS
Government
Security
Standards

FISMA
Federal
Information
Security

GxP
Quality
Guidelines and
Regulations

HIPAA
Protected Health
Information

**HITRUST
CSF**
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enterprise ecosystems