

# COPIAFACTS

## APPLICATION: AUTOMATE PAYDAY LOANS

The **COPIAFACTS** server suite provides a powerful platform for automation of fax, voice and e-mail messaging. By leveraging the various components available in the **COPIAFACTS** suite, you can create dramatic custom applications that increase your productivity and ability to serve your customers.

Copia can provide your Payday loan business with multiple levels of automation support, using our fax server, IVR (Interactive Voice Response), and telephone call center products.

### Faxing

Our fax server product allows you to automate the document delivery process by faxing out contracts to customers and by receiving signed contracts and supporting documents. The system allows complete flexibility on delivery of received documents: Forward to a customer service e-mail address, print to a printer, place in database, etc.

### IVR and FOD

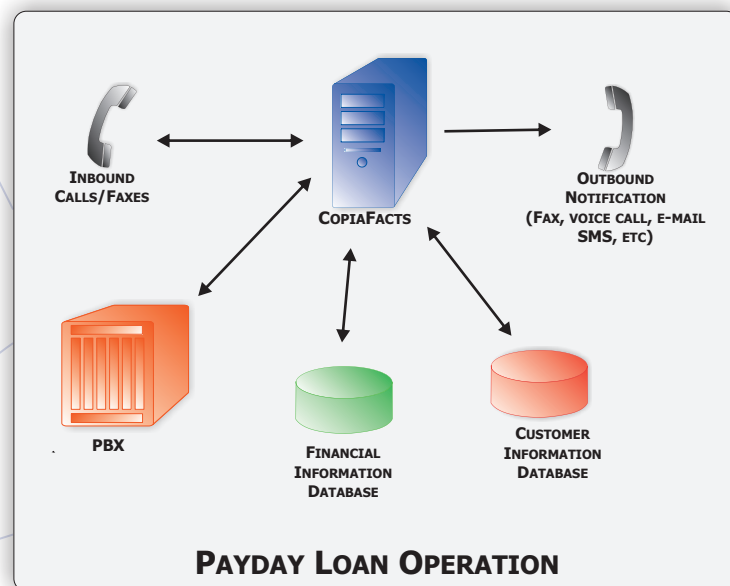
The next layer of automation allows you to free up customer service representatives from answering telephone requests for loan applications using the IVR and FOD (Fax-on-Demand) features of CopiaFacts.

Customers may call into the system 24 hours a day, 7 days a week to request a loan application or other documents be sent to them. The caller may provide a fax number to send the documents to or receive the documents on the same call if he is calling from a fax machine. You can even arrange for an existing customer to have documents e-mail to them.

These basic FOD/IVR capabilities can be expanded, allowing you to capture more information from the caller. You can prompt for information such as social security number, loan amount, next pay date, and last pay date. The system can calculate the loan deposit date, APR, and finance charge and include this information on the loan application documents and server this information back to the customer automatically.

More examples include: Using the social security number to check a customer's record; Asking for confirmation of employment data; Generating a customized loan application; Callers may request new loan applications, authorize a payment, or request loan application status. The system can query a customer database for loan application status and play back an appropriate message to the customer. All system logic can use parameters you supply for minimum and maximum loan amounts, loan increments, APR, finance charges, and service charges.

Once the loan application documents are received and reviewed, you can update the loan application status and customer record so that this information is available to a caller upon request. The system may also transfer the caller to a customer service representative at any time during the call.



You can also make your customer service operation more efficient by adding an intelligent TeleVantage phone system, also sold by Copia. The TeleVantage phone system is a computer-based intelligent PBX that offers ACD (Automated Call Distribution) and supports all the modern call center features most businesses have come to expect.

# **SUMMARY OF WHAT COPIAFACTS OFFERS FOR YOUR PAYDAY LOAN**

## **OPERATIONS:**

### **FAXFACTS Fax Server**

- Send loan documents from your CSR application directly to the customer's fax machine.
- Receive customer documents using "never busy fax" direct to your file server. Inbound faxes can be e-mailed and/or printed.
- Multi-user viewer allows CSR to view received fax images during the loan application review. The viewer prevents more than one CSR from viewing a fax at the same time.
- You can print received faxes directly to high performance printers or update databases and on-line document stores with the received image. There is no need to scan faxes into an image system.

### **FAXFACTS Fax-on-Demand**

- Customers can request new loan applications and instructions both during and after hours.

### **VoiceFACTS - Interactive Voice Response (IVR) or VRU**

- Customers can apply for a loan without CSR help
- Customers can call in to request the status of a loan application
- The system calculates the finance charge and determines due date.
- The system fills in the blanks for the loan application document.
- The system can transfer callers to a live CSR.
- The system can make outbound voice calls to contact people for credit issues or to request missing information.
- Loan approval is handled by staff, not automatically.
- System can accommodate Speech Recognition

### **E-MAILFACTS E-Mail**

- Fully customizable outbound e-mail engine, capable of generating and sending 1,000,000 e-mails per hour.
- Inbound e-mail processing engine. Convert inbound e-mails to images and file, or perform custom applications based upon the e-mail.

**System Requirements:** COPIAFACTS, Windows, ODBC drivers or OLE DB providers for your application database



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