Ohio Data Transfer

THINKING OUTSIDE THE BOX IN CUSTOMER SERVICE

Happy Thanksgiving

Should You Be Automatically Processing Payment Transactions?

The main purpose of our monthly newsletter is to inform our contacts of applications that could improve their business. There has been a trend for companies other than traditional retail operations to allow their customers to make payments via regular or corporate credit/check cards. You might first have noticed this customer service improvement being used by utility billing departments and mail order retailers. The quest for convenience has now spread to all types of merchants. Your firm may

We are all getting away from filling out a check, finding an envelope, addressing it, getting a stamp and dropping it in the mail to make payments.

have as many as four different operation areas where payments may be processed in this fashion:

- Calls to live representatives
- Transactions via web pages
- Transactions via Voice Response Unit such as the ODT VISION
- Mail order

We are all getting away from filling out a check, finding an envelope, addressing it, getting a stamp and dropping it in the mail. Automated transactions can not only increase the amount of business your company does, but increase the efficiency of your business on both the sales and administration

end of your venture. Automated transactions may also come off of a shipment status system. If an order is on credit hold; the client can immediately make a payment, which would release the shipment. Perhaps there are client's credit issues where you may need to contact the client to obtain a payment or require the client to make a payment in order to proceed. There can be all type of reasons to provide your clients this type of customer service, but are you able to take advantage of this new trend? To do so, you have to provide software on your iSeries/AS400 that serves as the backbone between your application

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software, the credit/debit card clearance houses and/or your own bank.

We recently formed a relationship with **Curbstone Corporation.** Businesses use **Curbstone software** to process **payment transactions** and to connect **IBM i5/iSeries AS/400** midrange systems to the rest of the credit card world. Their customizable payment processing software is appropriate for any merchant, with any transaction volume, in any sales environment. In 1994, Curbstone's Chief Software Architect wrote the first industrial-strength, scalable AS400 credit card payment processing software. With the announcement of the 4th generation product, Curbstone Card, they have become the industry standard by which all other vendors are judged.

Automated payment processing offers the merchant a number of important benefits:

- **Your personnel or interface knows instantly if there is a card-related problem, and can deal with it on the spot.**
- **Your financial applications are instantly updated, with no delays, no manual effort, and no opportunity for 'keying errors' and associated costs.**
- **All data is stored securely in compliance with new security standards.**
- **New anti-fraud data can be instantly collected and passed to your processor as part of the transaction, allowing you to receive better rates on each one.**
- **You get your money from 7-21 days faster.**

In determining if such a technology would be worthwhile for you, there are a few considerations you'll want to review:

- **Do you use OS/400 v4r5 or above?**
- **How many transactions do you perform in your busiest quarter, and what do you expect that number to be in 18 months?**
- **Are you incurring significant pain due to slow transaction processing, manpower demands forced by errors or inadequacies of an obsolete system, high per- transaction costs due to security issues, or poor support capabilities of your vendor?**

Curbstone Card is integrated with your application software by the development of an interface to any AS/400 application. Curbstone staff have supported links to JD Edwards, daily.commerce, JBA, CMS, and many other applications, including home-grown. If you have an RPG programmer available who can craft an   interface to your application,   Curbstone Corporation provides hands-on 24-hr support of the   process by way of an 800 phone number. No consulting fees are required. The interface development process has so many variables that it's difficult to project a duration, but a typical implementation should be complete in several weeks by a moderately proficient programmer working half time. A major portion of that time is not programming, but due diligence by the careful client developing or validating business rules for the system to use. This is a very useful exercise that has little to do with software itself.

The cost of such software is based on transaction volume. The costs are off-set by tangible payback:

- **Reduced fees on every transaction from your bank or acquirer, due to your improved anti-fraud measures,**
- **Eliminating wasted manpower, due to**
   1. **instant (sub 5-second) authorization, regardless of volume**
   2. **elimination of the manual damage control efforts that inevitably follow miss-keyed numbers or delayed discovery of a bad card number**
- **Improved customer service and greater productivity, thanks to faster processing of each transaction**

Intangible but equally real benefits include:

- **avoiding the risk of VISA fines for CISP security non-compliance,**
- **improved audit trails made possible by the secure, systematic retention of every piece of data generated in your card transactions, and**
- **the improved operational reliability and simplicity that comes from ending process fragmentation and placing this key financial operation alongside your other financials on one of the most reliable and secure computing platforms ever developed.**

Curbstone Card elegantly supports e-commerce, regardless of your Web-server architecture. It offers a Sockets API, allowing a seamless link between any remote webserver, regardless of the platform, and your AS/400. Essentially, anyone accessing your website can create a transaction using their credit card, and generate an authorization almost instantly.

Once the Curbstone Software Card is in place, the ODT VISION can act as an IO source to this application allowing automatic card processing just as with a live representative or a web interface. Please feel free to contact us to learn more.◘

Application In the Spotlight, Potpourri of Specialized Applications

This month's "Application In the Spotlight" article is the fourth of an ongoing series which we call, "Potpourri of Specialized Applications." Many times a client will install the ODT VISION Voice Response Unit for a specific large application, but its ease of use and customization will later allow for new functions to be added to provide even greater customer service flexibility. Some of these applications have already been done at our clients' sites and some are in the planning stage.

Home Heating Oil Delivery

One of the first questions we always ask our clients is, "Is there a difference in the way you handle customer service during business hours versus outside business hours?" If the answer is "Yes" then this is followed up with, "Do you have to handle emergencies?" One of our client's applications which deal with customer service on an emergency basis is a home heating oil delivery company. If the customer calls in outside of business hours, they can recall their account history by just entering the home phone number. The IBM AS400 in combination with the ODT VISION VRU ask the caller if they want the same quantity of fuel as their last order. The firm's truck drivers take home loaded tankers at night and over the weekends. They are immediately dispatched with the order information off the standard order entry system so the fuel is delivered immediately.

Building Permits Inspection Scheduling

The introduction of the ODT VISION VRU sometimes helps to organize how a department does customer service. A few years ago, while working with one of our clients, I was at the building permits department. While talking with the personnel, I noticed that all the city employees had a bad attitude. When I asked what the problem was, I was told that when the clerks came in at 8:00 AM. each morning, there were over 200 voice mail messages which contained requests from contractors for inspections at various building projects. There was a 10:30 cut off for the day's appointments so everyone was trying to get in line.

The next problem consisted of the clerks trying to transcribe all of the voice mail messages and playing phone tag. The ODT VISION solution provided many benefits:

- Takes inspection requests 24/7 which are date and time stamped
- No more phone tag or transcribing of voice mails
- Reports are created that immediately tell the city how many inspections are requested with a break down of inspection types
- The time between request and fulfillment is monitored for quality control
- City can prove that there is no favoritism to any contractor

HR Employee Verification

A few years ago we got a referral from IBM for a major east coast university who wanted to automate their employee verification process. They currently had two low level clerks which handled all the calls from loan officers and other parties who needed employment history. The university had four major issues:

- Needed verification done 24/7
- Needed to secure financial records
- Needed to maintain privacy protocols

Now employees call in and get an authorization code which they give to a 3rd party individual such as a loan officer. That user can hear or get information faxed on demand.◻

Get Your Own Demo Today

Go to www.ODTVISION.com to get your own demonstration of the ODT VISION Voice

Response Unit which will run on any Windows based PC of Windows 98 or later with sound card and speakers. This is a simplistic order entry and shipment status system which is running off a Microsoft Access database. The demo is in the test mode and you will be using the "Test Phone" feature of the ODT VISION VRU to simulate a phone call to the data. Manuals and case studies are also available on the web site.

Improving Customer Service Affordability

Submit your technical questions or get free project analysis regarding your telephony application to:
TechSupport@ODT VISION.com
Or Call: 614-985-3814

HOW DO THEY DO THAT?
Syntax for Credit/Debit Card Processing

Select ammount of payment

```
;-----------------------------------------------
; 2 - Payment on Account
;-----------------------------------------------
Payment:
AccBal = SessionGetScreen 19,66,14
SessionSendKeys "[CMD3]"                         ;
CMD 3 to back out of current screen
SessionWait
SessionSendKeys "2/ARMU"                         ;
Go to payment screen
SessionSendKeys "[Enter]"
SessionWait
PmtAmtInput:
SessionSendKeys CustInput
SessionSendKeys "[FieldExit]"
Cleardigits
x = Value AccBal
If x = 0 then
        Goto PayDiffAmt
Endif
x = Value AccBal
If x <= 0 then ;less than zero, go ask what
amount
        Goto PayDiffAmt
Endif
Rtn = Play "PayOutBal.vox",0,"@"               ;
"Press 1 to pay the outstanding balance of...
Rtn = SpeakDollars AccBal
Rtn = Play "PayDiffAmt.vox",0,"@"              ;
"Or press 2 to enter a different amount...
Rtn = GetDigits 1,"#",5
        ; get digits until # key,
SelectAmt = DigitBuffer
        ; or a max of 5 seconds.
If SelectAmt = "*" then
        SessionSendKeys "[CMD3]"
        SessionWait
        Goto TransferOutNow
Elseif SelectAmt = 1 then
        PmtAmt = AccBal
        Goto MakePmt
Endif
PayDiffAmt:
ClearDigits
Rtn = Play "EnterPmt.vox",0,"@"                ;
```

```
"Please enter the payment amt with the last two digits
the cents
Rtn = GetDigits 20,"#",30                       ; Get 20
digits until # key
PmtAmt = DigitBuffer                            ; or a
max of 30 seconds.
PmtAmt = Value PmtAmt
PmtAmt = PmtAmt / 100
Msgbox "Value of PmtAmt in dollar and cents"
Msgbox PmtAmt
Rtn = Play "SpeakPmt.vox"                       ; "You
entered the payment amt. of...
Rtn = SpeakDollars PmtAmt
ClearDigits
Rtn = Play "OkSelect.vox",0,"@"                ; "Press
1 to select or 2 to try again
OkSelect = GetDigits 1,"#",10
If OkSelect = "*" then
        SessionSendKeys "[CMD3]"
        SessionWait
        Goto TransferOutNow
Elseif OkSelect <> 1 then
        SessionSendKeys "[CMD3]"                ; CMD 3
to abort the current screen
        SessionWait
        SessionSendKeys "2/ARMU"                ; Go back
to payment screen
        SessionSendKeys "[Enter]"
        SessionWait
        Goto PmtAmtInput
Endif
Creditcard:
```

Enter Credit Card

```
    Cleardigits
        Rtn = Play "EntCredCard.vox",0,"@"  ; Please
enter sixteen digit credit card number
            Rtn = GetDigits 16,"#",15               ;
get digits until # key,
            CardInput = DigitBuffer
Cleardigits
Rtn = Play "EntCredCardmo.vox",0,"@"  ; Please enter
two digits that represent your credit card exp month
            Rtn = GetDigits 2,"#",15
        ; get digits until # key,
            CardMoInput = DigitBuffer
            ; or a max of 15 seconds.

            Cleardigits
            Rtn = Play "EntCredCardYr.vox",0,"@"  ;
Please enter the two digits that represent your credit
card exp year
            Rtn = GetDigits 2,"#",15
            CardYrInput = DigitBuffer
            ; or a max of 15 seconds.
            Cleardigits
            Rtn = Play
"EntCredCardzip.vox",0,"@"  ; Please enter five digits
that represent your credit card zip
            Rtn = GetDigits 5,"#",15
            CardZipInput = DigitBuffer◙
```