

# ACT

# **ACT Banking, FinTech & Financial Services Expertise**

ACT's Banking, FinTech and Financial Services solutions offer the expertise and agility you need to better compete in new arenas, adapt to changing customer behavior, personalize and digitalize your customers' experiences, improve profitability, and create greater value while ensuring compliance.

### **End-to-End Service Model**



RETAIL 8

Identification & Verification

KYC Checks Client and Key

Official Screening Anti Money Laundering and KYC

Due Diligence

Account Opening

Account Closures

Reconciliations Fund Transfers

ATM Overrides

Debt Card Disputes

Missing Payments

Cheque Processing

**Emergency Cash** 

Statement Requests

and Education Returned Mail

Processing & Mass Mailing

Claims Research & Decisioning

Digital Help Desk Mobile Banking

Web Chat Online Banking

Email & Fax Support

Payment Support

Virtualized Hub

Digital Wallet

Trace Missing Payments

Card Maintenance Authentication

Card Queries

Secured Messaging

Appointments

Booking Account Closure

Lost or Stolen

Debit Card

Replacement

TTY Support & servicing

Translation

Inbound & outbound Mail services

Custom Dashboards. Reporting, and Development Team

Mortgage

Home Equity Loans Loans: Auto &

Personal Student Lendina

Workout Specialists

Remediation

Pre-Screen Questionnaires

Welcome Calls

Escrow Analysis

Early Stage

Collections Loan Modifications

BNPL (Buy Now Pay Later) Servicing

Default Prevention & Home Retention

REO / Short Sale/

Inbound / Outbound Lead Generation

Pay Plan Verification

Application Assistance and Review

Service Member Programs

Credit Reporting

Property Preservation Management & Requests

Buv Now -Pay Later

Ш VESTMENT BANKING

Opening Investment

Payment Set-up

End of Year Tax Statements

Website Support

Phone App Support Money Transfers

Disbursement

Question & Support Non-licensed Q&A

(Roll Over Education, Assisted & Self-Directed Accounts, Online Accounts)

Identify Upsell & Cross-sell Opportunities

Outbound Customer Contact / Resolution Follow Up / Account Retention

Compliance Information Updating

Voice and Chat

Series 6 & 7 Licensed Agent Support

Asset Management: Fixed Deposits, Retirement Planning ETFs. Stocks. Bonds. Capital Markets. Asset Management, Trading, Brokerage



Digital Help Desk

Mobile Banking

Web Chat

Online Banking

Email & Fax Support

Payment Support

Virtualized Hub

Digital Wallet Trace Missing

Payments Card Maintenance

Authentication Card Queries

Secured Messaging

Appointments

Booking Account Closure

Lost or Stolen Debit Card

Replacement

TTY Support & servicing

Language Line / Translation

Inbound & outbound Mail services

Custom Dashboards, Reporting, and Dedicated Software Development Team



Inbound Customer

Service Calls **OPS Support** 

Complaints

Payment Marketplace

Support Merchant Onboarding &

Support POS & Terminal

Support Zelle / P2P

(Peer to Peer) Wire Transfer & AML

Money Transfer Exception Support &

Reporting Client Services /

Concierge Infrastructure Support via

Dedicated Services. Telephony, Communication Channels

> Chargeback Handling & Processing

Stop Payments Contactless Payment Support



Credit Card Fraud Detection & Investigation

Credit Card Fraud claims initiation & processing

Retail Banking Fraud Management & Claims

Payments Fraud and Billing Dispute

Support Account Takeover

Account Blocks, Restrictions, Data Compromise Servicing

Processina / Completing Fraud and Non-Fraud Disputes

> Chargeback Processing

Wire Verification

KYC Verification Services

Friendly Fraud

Charged Off Fraud Applications (COFA) & ID Theft

Charge Off Account Fraud (CAF) Initiation





















CUSTOMER CARE

SERVICES

CLISTOMER ACQUISITION

BACK OFFICE

ACCOUNT

## Operational Excellence, Frictionless CX, Accelerated Delivery, Personalization at Scale

7 of the top 22 banking and financial services organizations are ACT clients

100% Organic Growth 5% reduced training time

11% improvement or handle times

500+ basis points increase in QA scores 13% YoY increase in sales conversion rates

consecutive months of exceeding client sales targets

ACT outsells clients' internal sales team

98% Green Scorecard
Across Client Portfolio

8

Year Average Client Tenure



#### Channels

























# The Total Experience Formula™

ACT can uniquely and consistently deliver on our promises to improve your customers' experiences, fraud mitigation programs, process efficiencies, back office, and sales results with our proprietary Total Experience (TX) Formula. This Formula is a unified and transformative end-to-end process that identifies and removes friction throughout the entire customer journey. This is made possible by comprehensively evaluating every policy, process and touch

point across the brand for all stakeholders including the Customer Experience (CX), the Employee Experience (EX), Multichannel Experience (MX), User Experience (UX) and Digital Experience (DX). It examines the seamlessness of experiences for customers as they bounce between channels, the way channels integrate, the backend infrastructure that controls and shares data, the cross-silo visibility of data, and the uniformity of channel experiences as it relates to brand reputation.



1997

100%

23 centers

Nine+

8,000+

### **About ACT**

ACT offers the six-sigma process expertise, cutting edge technologies and best practices that you expect from a world-class outsourcing partner, combined with the innovative solutions, flexibility and individual attention that you can only get from an employee-owned company. Founded in 1997, ACT has helped banks and financial service organizations quickly respond to rapidly changing competitive, business and legislative environments, anticipate and scale for future needs, outmaneuver their competition, lower operating costs, improve efficiencies, drive revenue and increase customer engagement.



Schedule a consult to learn how ACT can help you outmanuever the competition and lower operating costs.

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