



Communications Disaster Recovery Solutions Overview

Designed specifically for

Credit Unions

January 2003

Executive Summary

To say our business environment is constantly changing is an understatement. Where it was once enough to plan for natural disasters (flood, fire, tornados, earthquakes, etc.), Credit Unions must now face other emergencies (chemical spills, employee violence and terrorist activities), which all have an equal impact on how you will communicate with your members and how they will be able to communicate with you during times of emergency.

In response to the changing business environment, Strategic Technology Solutions (STS) has designed premises and hosted communications solutions which provide Credit Unions with Disaster Recovery Contact Centers (Call Center), e-mail, Web and Telephony service which ensure that you remain in contact with your members. Our solution consists of applications driven by our communications portals. These portals provide your Credit Union with all of the tools you need to ensure that you are in constant communications with your members. Our portals give you complete access to: PBX - ACD - IVR - CTI - Web Gateway - and Unified Messaging services. Our solutions operate on an open industry standards based NT server platform utilizing all industry standard hardware components.

Our extensive knowledge and expertise in providing Credit Unions with intrinsic and professionally designed premises based Communications Solutions that integrate seamlessly into various financial host processing applications (e.g. Harland / Ultradata and Symitar) uniquely enables us to extend services beyond your premises into our hosting facilities, which are inclusive of the ongoing support you need for enduring disaster recovery solutions.

We understand that reliability is also critical to your business. Our Disaster Recovery Services are provided on a fiber optic network SONET ring for redundancy and fault tolerance. This enables us to provide reliable service 365 days a year. Our software implementation uses an N+1 configuration, so any single fault does not stop access to your applications. This enables us to continually provide services regardless of the individual system performance. Our servers reside at a co-location facility with features such as raised floors, back up power supplies, access to multiple exchange carriers and state-of-the-art security. Co-location provides our customers an additional level of security, redundancy and high availability.

Disaster Recovery Communication Services

Expanding on our current premises based communications solutions, STS is providing Disaster Recovery, Contact Center (Call Center), e-mail, Web and Telephony hosted solutions in response to the needs expressed by Credit Unions just like yours. Our goal is to provide reliable, state-of-the-art solutions that enable uninterrupted communications services during a disaster, allowing you to stay in contact with your members under any conditions.

We have developed the solutions and provide application and technical consulting, project management, implementation, training, and testing of our Disaster Recovery services utilizing our equipment and telephone lines to ensure the project's ongoing success.

Basic assumptions for fully enabled Disaster Recovery Communication Services for Credit Union Disaster Recovery Contact Center Application:

Contact Center and Telephony Disaster Recovery Communications Services

1. Each Credit Union Member Service Representative/Supervisor and Business user will be provided with a Web based Client, which provides communications control and call alert functionality.
2. Our hosted solution offers High Speed Internet Connection(s) and requires DID (Direct Inward Dial) numbers (alternate business telephone line, home phone or even a cell phone) for each Member Service Representative.
3. An Automated Attendant to route calls to the appropriate phone number/Member Service Representative.
4. As a default, your members will be provided in prompts English, but can be customized for other languages.
5. If all your Member Service Representatives are busy, on-hold messages may be played or alternately your members can be asked to leave a voice message. When a voice message is received, STS will deliver the message as a .wav file to a pre-determined email inbox for future follow up by the Credit Union. After hours calls may be handled similarly.

6. Reps and/or Supervisors may be provided with Call Recording capabilities. All call recordings will be stored as .wav files and forwarded to the email inbox associated with the Member Service Representatives performing the recording.
7. The Credit Unions can also utilize a simple web interface, to view Call Detail Records, which include call dates, times, durations and Agent information. Current day Call Detail Records and Summary information will be available online the next business day. Optional customized call detail reports as requested by the Credit Union, such customization of call reports can be provided upon request.
8. We will guarantee an application completion date and a project implementation schedule to ensure that your application will be ready when you need it.

E-mail Disaster Recovery Services

1. A complete redundant e-mail server, designed, built and configured based on your existing e-mail server installed at our hosting facility.
2. Fail-over e-mail software installed on your existing e-mail server and on your redundant server.
3. Secure network connection between you existing e-mail server and the redundant server.

Web/Home Page Disaster Recovery Services

1. A complete redundant Web server designed, built and configured based on your existing Web server installed at our hosting facility.
2. Fail-over and Web management software installed on your existing Web server and on your redundant server.
3. Secure network connection between your existing Web server and the redundant server.

The Disaster Recovery Contact Center features outlined above are basic contact center features. We can provide additional features and functionality at the request of the Credit Union. Examples of additional features available include:

Intelligent Routing based on assigned attributes, such as:

- Agent cost
- Time an agent has been available
- Skill requirement
- Priority level
- Time a member has been in an ACD Queue
- Time member has been in our system
- Skills Based Routing

Other Services

- Unlimited number of Queues
- Predictive Dialing for outbound emergency announcements and agentless campaigns
- Automated disaster/emergency outbound call message notification
- Adaptive Enterprise Content Management (AECM) solutions
- Enterprise Search & Document Indexing solutions (internet & intranet)
- Custom Web Design & Application services

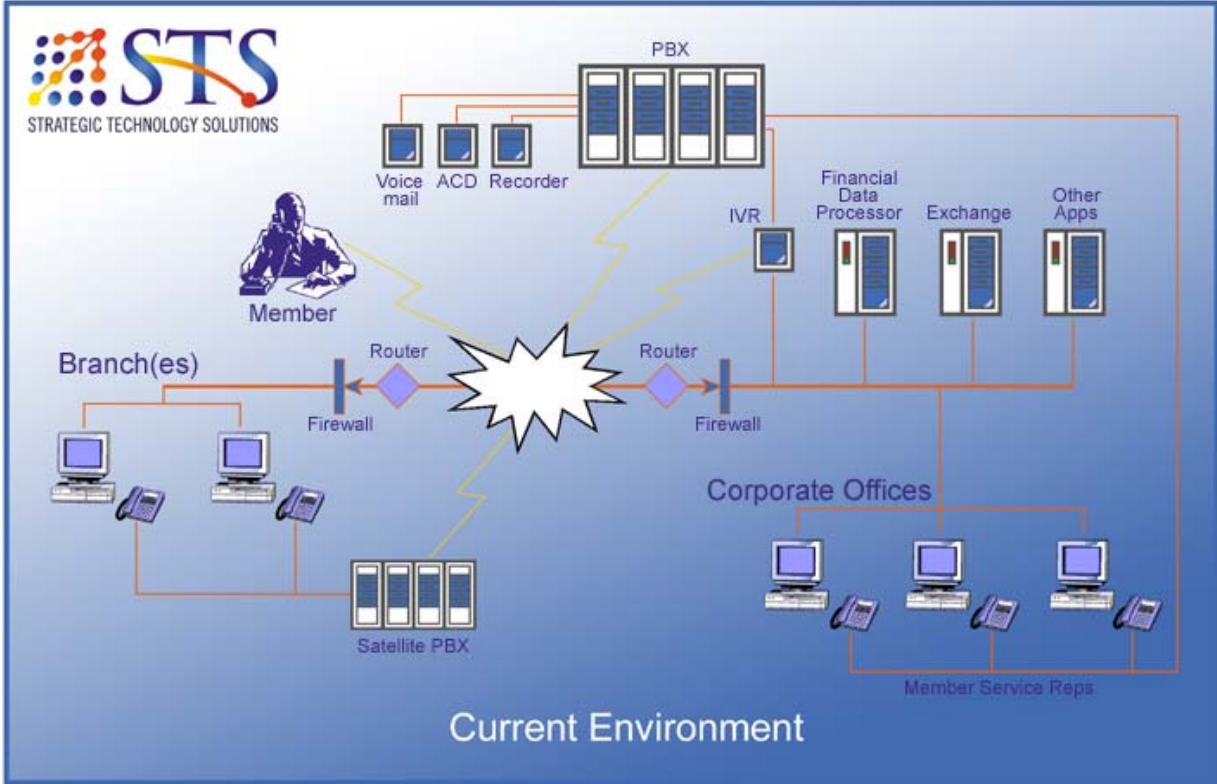
Summary

Strategic Technology Solution's goal with every service we offer is to increase our Credit Unions productivity through improvements in efficiency and effectiveness.

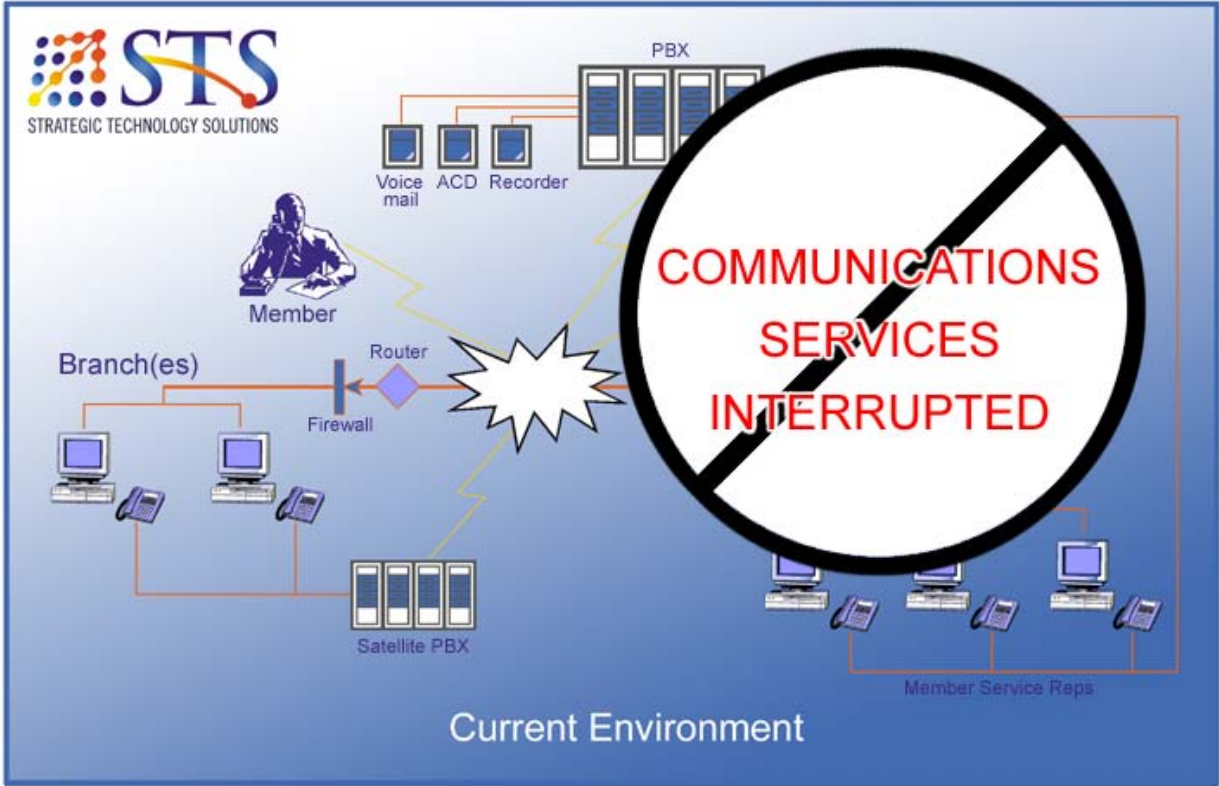
We utilize the latest technologies to ensure that you are provided with state-of-the-art services along with exceptional customer service.

Once your application is implemented, we continue to work with you to identify other areas of your business that can be automated and positively impacted by implementing other hosted services.

Appendix A: Typical Credit Union Communications Environment



Appendix B: Communications Environment Interrupted by Natural Disaster or
Personnel/Terrorists Action



Appendix C: Communications Environment Restored by STS Disaster Recovery
Solution

