



## The Sonoma Advantage

What Sonoma offers is more than 24 years of experience combining superior customer service and technical know-how to give credit union members the support they need. By utilizing the power of the Internet, and leading-edge telecommunications and technologies, we are able to operate a secure, geographically dispersed help desk staffed by senior level customer service specialists, 24/7.

In short, Sonoma can:

- ✦ attract senior level technical support analysts with the skills to take each call through to completion;
- ✦ source and utilize experienced talent throughout North America;
- ✦ provide immediate response time and a single point of contact;
- ✦ provide 24/7 support to your customers;
- ✦ provide multilingual talent (English, Spanish and French);
- ✦ easily accommodate sudden increases in call volume.

Sonoma's customizable services allow you to retain the responsibilities you want in your daily operations, while we assume only those customer service requirements for which we are uniquely suited. This allows you to focus on your core business, while we manage the customer service experience. Help desk support is private labeled according to your brand and business requirements. When members call to get assistance, they will receive the same personal quality of service you provide. We can use your existing support numbers or provide new toll-free numbers. By customizing our help desk services to meet your needs, we can help you to offer your members:

- ✦ a highly personal approach;
- ✦ immediate answers to their questions;
- ✦ immediate reassurance and resolution if they make a mistake;
- ✦ education on policies and procedures;
- ✦ online training.

Since the 1994 introduction of online banking, Sonoma Technical Support Services has been a pioneer in providing expert help desk support services to the members of both large and small credit unions across Canada. Today, more than two million credit union members utilize our round-the-clock help desk. Sonoma has become a trusted partner through its commitment to excellence by giving members the comfort of knowing help is available day and night.

### Today, Sonoma is an expert in providing help desk support services for:

- ✦ Online Banking (including Mobile Services);
- ✦ Banking System Conversions and Upgrades;
- ✦ Lost and Stolen Debit Cards.

For many Credit Unions, persuading members to utilize new online banking services, and providing the ongoing support necessary to help members use these services, is difficult and expensive. The costs associated with maintaining a traditional bricks and mortar office facility, recruiting, hiring and training staff, as well as purchasing the necessary technology to run an effective customer support centre, have become prohibitive. Sonoma's combination of experience, help desk expertise and state of the art technology addresses these issues in one comprehensive package.



## Our Services

### Online Banking

As banking becomes more automated, it brings tremendous freedom and accessibility to your members, while at the same time creating unique challenges. Encouraging members to do more of their banking online requires that you understand and address their concerns and questions in a timely manner, thus limiting frustration and even the fear of making mistakes. There is nothing more reassuring for members than knowing they can bank on their own time and access a live help desk representative at any time of the day or night.

Here are some of the key functions and related issues our representatives resolve on a daily basis:

- ✦ Mobile Banking (Smartphone Browser Support including Android and iPhones, SMS text banking Alerts, Mobile Web and Mobile App Support);
- ✦ Fraud Alert and Prevention;
- ✦ Increased Authentication (Unlocks and Resets);
- ✦ Email Money Transfers
- ✦ Online Registration and Online PAC Resets (assist members through new self-serve features);
- ✦ Browser Issues (upgrades, security warnings, popup blockers, incompatible versions, browser settings);
- ✦ Adding bill payment vendors and setting up recurring and stop payments;
- ✦ Login Procedures and Navigation Assistance;
- ✦ Personal Financial Management Software (Exporting and Integration);
- ✦ Transfers (one-time / future-dated / recurring);
- ✦ Account Information (balance and detail variances);

### Banking System Conversions & Upgrades

Credit unions often struggle to give members a high level of support during the upgrading or conversion of banking systems. Many simply do not have the resources to manage the conversion and support members at the same time. Sonoma has assisted credit unions by providing members with a comprehensive call-in support service during conversions. We specialize in ensuring your members' questions and concerns are addressed quickly, thereby reducing frustration and enhancing the customer experience. Some of the conversion issues we are adept at helping you manage include:

- ✦ new member number and new PAC assignments;
- ✦ understanding your new banking system functions and features including:
  - ✦ new terminology;
  - ✦ transaction fees and interest charges.

### Lost or Stolen Debit Card Support

Sonoma provides a 24/7 call-in service to members who have lost or had their debit card stolen, thus ensuring immediate cancellations. This service will significantly reduce your risk of liability or loss, while giving your members peace of mind.

Using data you have provided Sonoma, our help desk personnel will rapidly verify the caller's identity, giving instant notification to the switch system provider to disable the card. An email is also sent to the branch allowing your own member services representative to follow up.

### Fraud Prevention

Our help desk personnel can help clients identify known Phishing, Malware and Viruses. If fraud is suspected, we are able to disable account access.

### ATM Support

As your ATM network expands, and an increasing number of your members embrace the convenience of using these services, so does the need for help desk support. Sonoma is now pleased to offer a help desk service that your members can immediately call if they experience any problem using your ATM. By placing a unique 1-800 number on your ATMs, your members can call for assistance 24 / 7 and Sonoma will address any concerns they might have, such as:

- ✦ providing immediate responses to your member questions, whether they be a transaction or ATM - related.
- ✦ provide trend analysis for potential maintenance problems (dispense or card reader);
- ✦ report chronic low cash conditions.

### How Our Help Desk Works

Sonoma has invested in a secure, help desk platform to manage the entire contact experience. Our platform serves as a comprehensive customer support system while ensuring the confidentiality of the operational data. We can customize our services to meet your specific requirements, whether you need us to manage your entire help desk operation or provide backup after hours. Our goal is to augment your existing customer service objectives.

- ✦ Multi-Channel Help Resolution: Our help desk blends support via phone and email, both of which are documented and available to our clients through monthly reporting
- ✦ Phone Support - our sophisticated phone technology allows us to prioritize and route calls to customer service specialists who can ensure calls are answered within a pre-determined time and with a high level of first call resolution.
- ✦ Email Support - all email addresses and content are private labeled according to your brand and business requirements.
- ✦ Multilingual Assistance: We can provide support in English, French and Spanish.

## Trouble Ticketing System

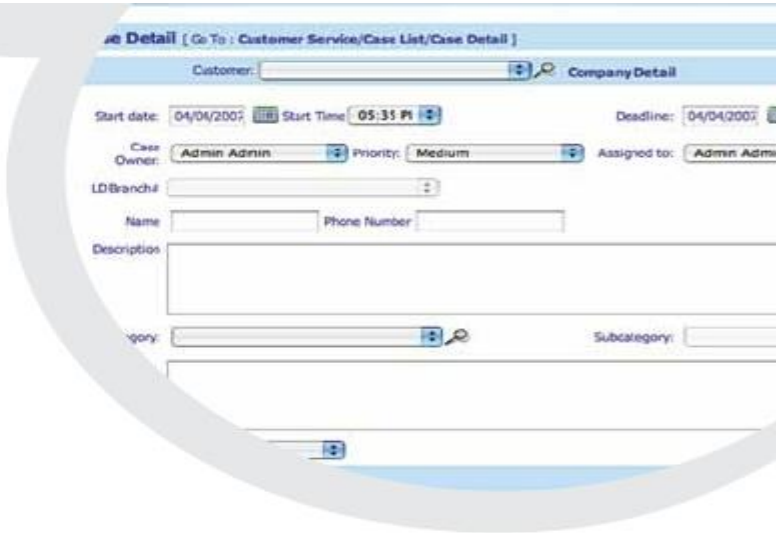
Our trouble ticketing system efficiently manages customers' help requests, while streamlining the support process. Essentially, this system serves as a tracking and workflow management tool, which includes a Knowledge Base Library and a Reports and Trends Analysis Tool.

## Managing your Business

At Sonoma, we believe a help desk operation provides an important way for you to maintain a dialog with your members to ensure you understand how they feel about your products and services. It is also an ideal way for you to troubleshoot and continually fine-tune your products and services.

By utilizing our tools, you will never lose touch with your members. Our technology allows us -- and you -- to monitor on a real time basis what is happening at "your" help desk. We give you access to the information you would have if you were operating your own help desk. With our technology, here are some examples of the information we can track:

- ✦ how many calls are in the queue;
- ✦ how many calls are handled daily;
- ✦ our average response time;
- ✦ the average length of a call;
- ✦ call drivers (why people are calling).



**"Providing excellence at the point of customer contact."**

Sonoma's success is built on a foundation of trust. If you are looking for an experienced partner with a proven track record to help you better support your customers, then Sonoma is the right choice. We understand there is nothing our clients value more than quality customer support and protecting the security of their members' personal and financial information. We will work closely with you to ensure we meet all your needs and concerns while providing a highly professional and secure service that will help your organization thrive in our ever-changing technical world.



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