

Voice Response

Voice Response System Setup

The Voice Response System Setup screen is used to enter the Voice Response parameters into the system. This is an optional software package which allows the credit union to offer the option so that the members can use a touch-tone phone to do specific inquiries, transfer funds between suffixes, get transaction history, see if a draft cleared, check loan rates and get the credit unions hours, etc.

[Main Ribbon > System Settings > Voice Response System Setup]

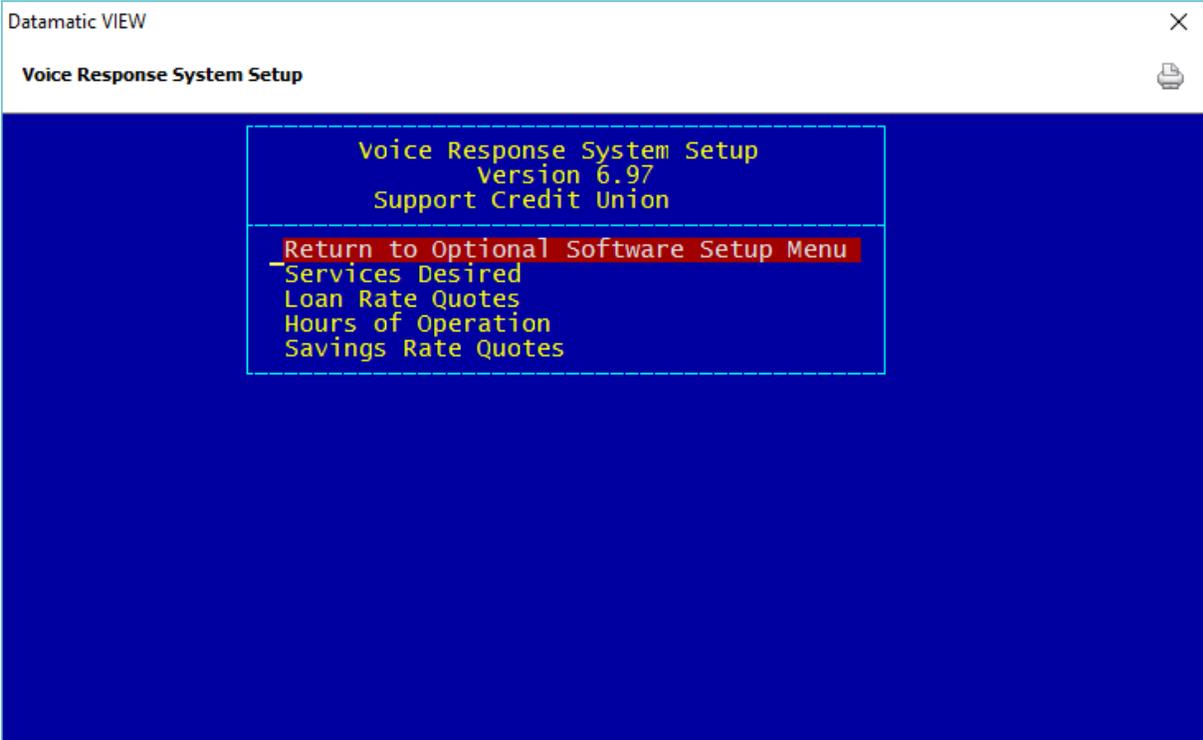


Figure 1

Services Desired

The selections made on the Services Desired screen determine the options available to the members.

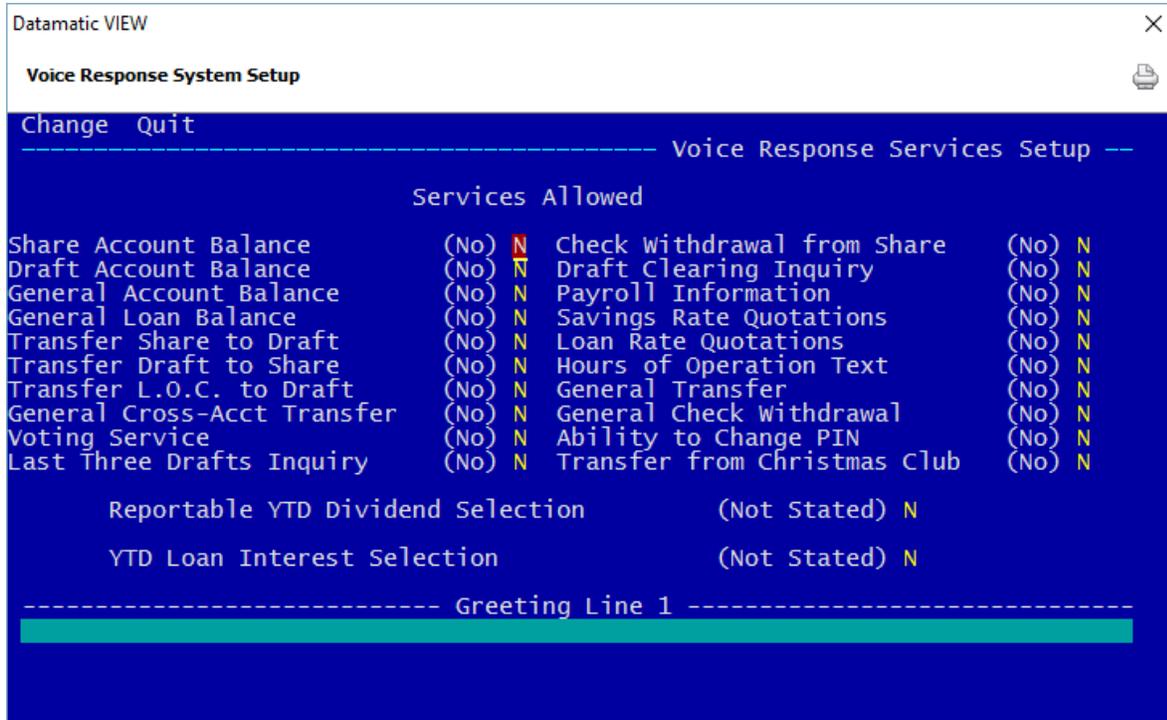


Figure 2

- Share Account Balance: Quote current share balance.
- Draft Account Balance: Quote current draft balance.
- General Account Balance: Quote current balance when a specific suffix is entered.
- General Loan Balance: Quote current outstanding loan balance when a specific suffix is entered.
- Transfer Share to Draft: Automatic transfer from 00 to the first draft suffix opened.
- Transfer Draft to share: Automatic transfer from the first draft suffix opened to 00.
- Transfer L.O.C. to Draft: Automatic transfer from 75 suffix to first draft suffix opened.
- General Cross-Acct Transfer: Cross member transfers allowed.
- Voting Services: Enables service codes 91 (Vote Yes) and 92 (Vote No).
- Last Three Draft Inquiry: Last three draft clearings on 70 suffix.

Check Withdrawal from Share:	Credit Union Check withdrawal from 00 suffix and sent to address on system.
Draft Clearing Inquiry:	Enter draft numbers of choice.
Payroll Information:	If set to "YES", General Inquiry will only give last Payroll Deposit information. If set to "NO", General Inquiry will give last deposit amount regardless of type.
Savings Rate Quotations:	Not used. Select "n" for no.
Loan Rate Quotations:	Quote general loan rates for up to five (5) hard coded phrases.
Hours of Operations Text:	If this option is selected, the announcement needs to be created from the list of words on that screen and not hard coded into voice unit.
General Transfer:	Transfer within one member number when specific suffix number entered.
General Check Withdrawal:	Credit Union check withdrawal from specific suffix number entered.
Ability to Change PIN:	Member can change PIN (Personal Identification Number)
Transfer from Christmas Club:	Ability to withdraw from Christmas Club. (The suffix must be coded with the Christmas Club - Club Account Type.)
Reportable YTD Dividend:	"C" is for disclosing Current YTD Dividends "P" is for disclosing Prior YTD Dividends "N" is for disclosing NO YTD Dividends
YTD Loan Interest:	"C" is for disclosing Current YTD Interest "P" is for disclosing Prior YTD Interest "N" is for disclosing NO YTD Interest
Greeting Line 1:	This is for informational use only. The actual greeting message is hard coded on audio unit.

After filling out the option screen, press enter to save options. Press enter again to process the screen. "Esc" back to Voice Response System Setup.

When changes are made in the Audio Response system such as rates, hours of operation or services, it is necessary to stop and start the Voice Response system. These options can be found under [\[Main Ribbon > Operations > Services > Voice Response - Stop\]](#).

After a message is displayed that says that the Voice Response system has been stopped, press Esc and select **Voice Response - Start**.

The changes will not take place immediately, if the stop and start functions are not completed.

For Online users Call Customer Support at 1-800-825-3854 and have operations stop and start Audio Response to set changes.

Loan Rate Quotes

The Loan Rate Quotes screen is used to change the interest rates for the up to five (5) credit union defined loan types that have been hard coded on the audio system.

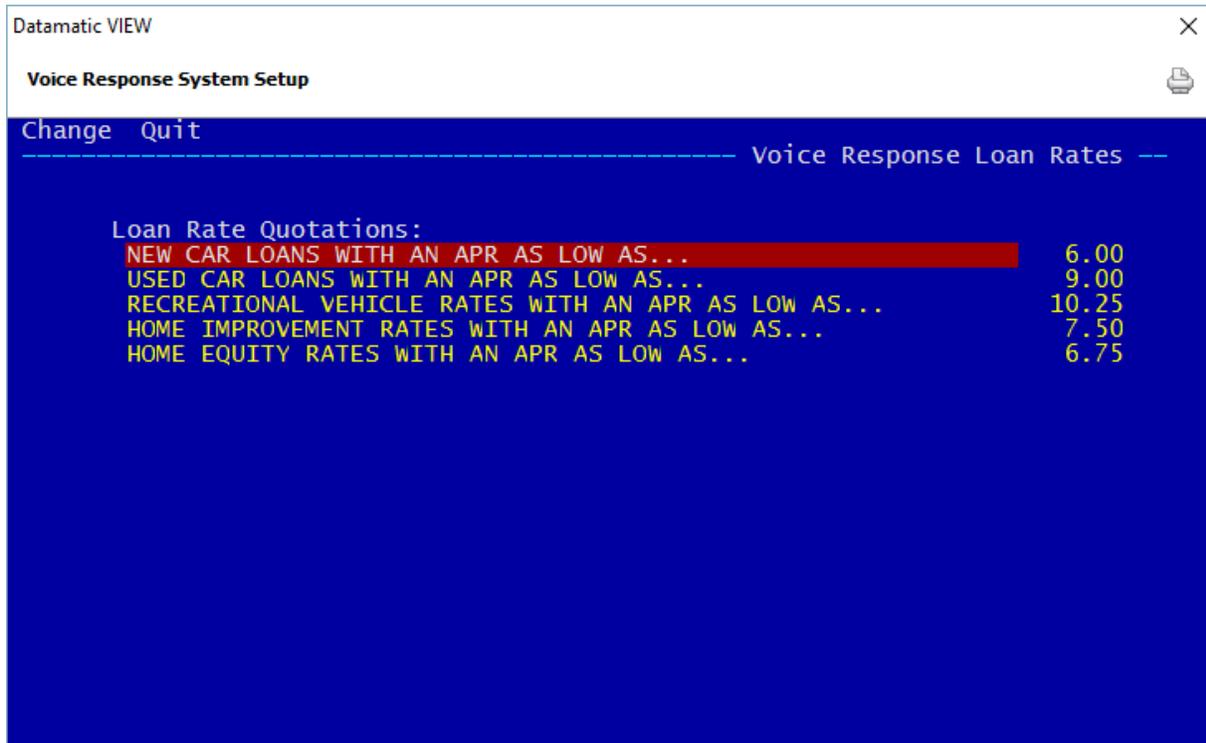


Figure 3

Loan rates can be changed at any time. After entering the new interest rates, press enter. Select “Yes” in the upper right corner of the screen to process and press enter.

When changes are made in the Audio Response system such as rates, hours of operation or services, it is necessary to stop and start the Voice Response system. These options can be found under [\[Main Ribbon > Operations > Services > Voice Response - Stop\]](#).

After a message is displayed that says that the Voice Response system has been stopped, press Esc and select **Voice Response - Start**.

The changes will not take place immediately, if the stop and start functions are not completed.

Hours of Operation

The Hours of Operation screen is used to define the message that will be heard by the member upon selecting Voice Response code 90. The initial message, as well as any changes, is done using this screen.

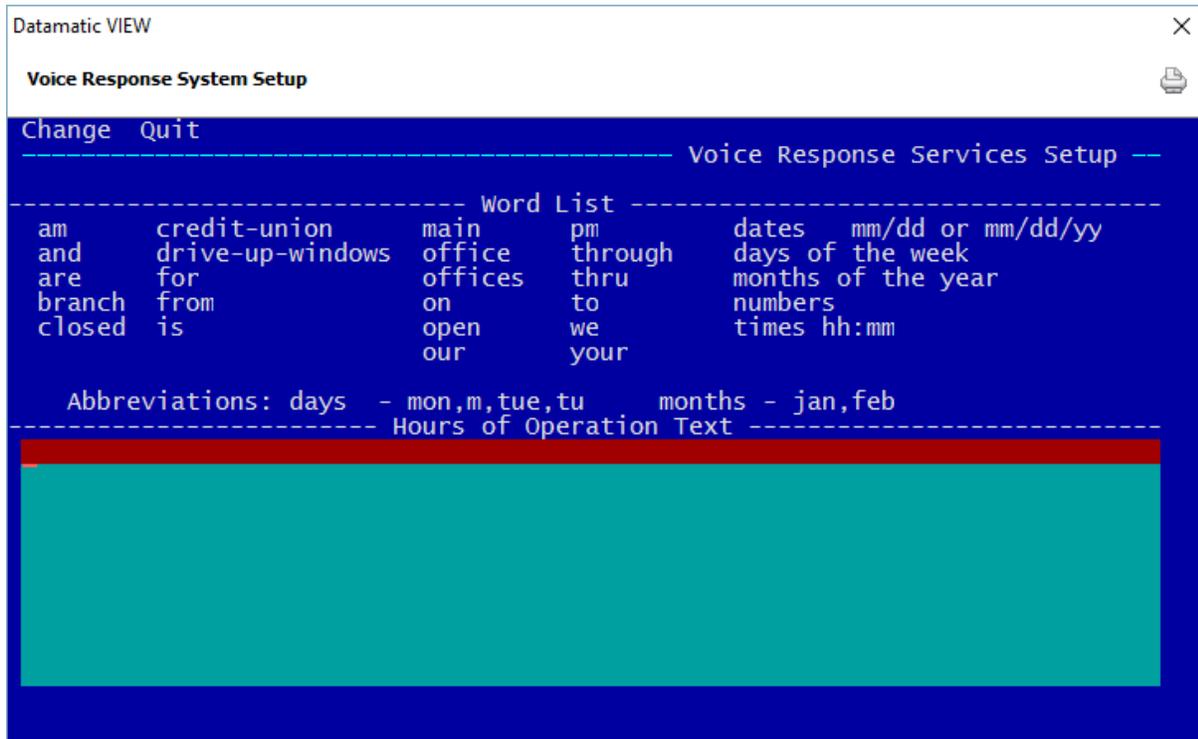


Figure 4

Only the words or phrases listed on the screen can be used in the message. Numbers can also be used for dates and times in the formats defined.

After entering the Hours of Operation message, press enter. Select "Yes" in the upper right corner of the screen to process and press enter.

When changes are made in the Audio Response system such as rates, hours of operation or services, it is necessary to stop and start the Voice Response system. These options can be found under [\[Main Ribbon > Operations > Services > Voice Response - Stop\]](#).

After a message is displayed that says that the Voice Response system has been stopped, press Esc and select **Voice Response - Start**.

The changes will not take place immediately, if the stop and start functions are not completed.

Savings Rate Quotes

The Savings Rate Quotes screen is not available for use.

The following is additional information on Voice Response and also the other screens that need to be setup when getting initially started. Based on the services that will be offered to the members, this will dictate what screens will need to be setup.

Authorizing security for Personal Identification Number (PIN) changes

[Main Ribbon > System Settings > Tellers > Specific Employee > Basic tab]

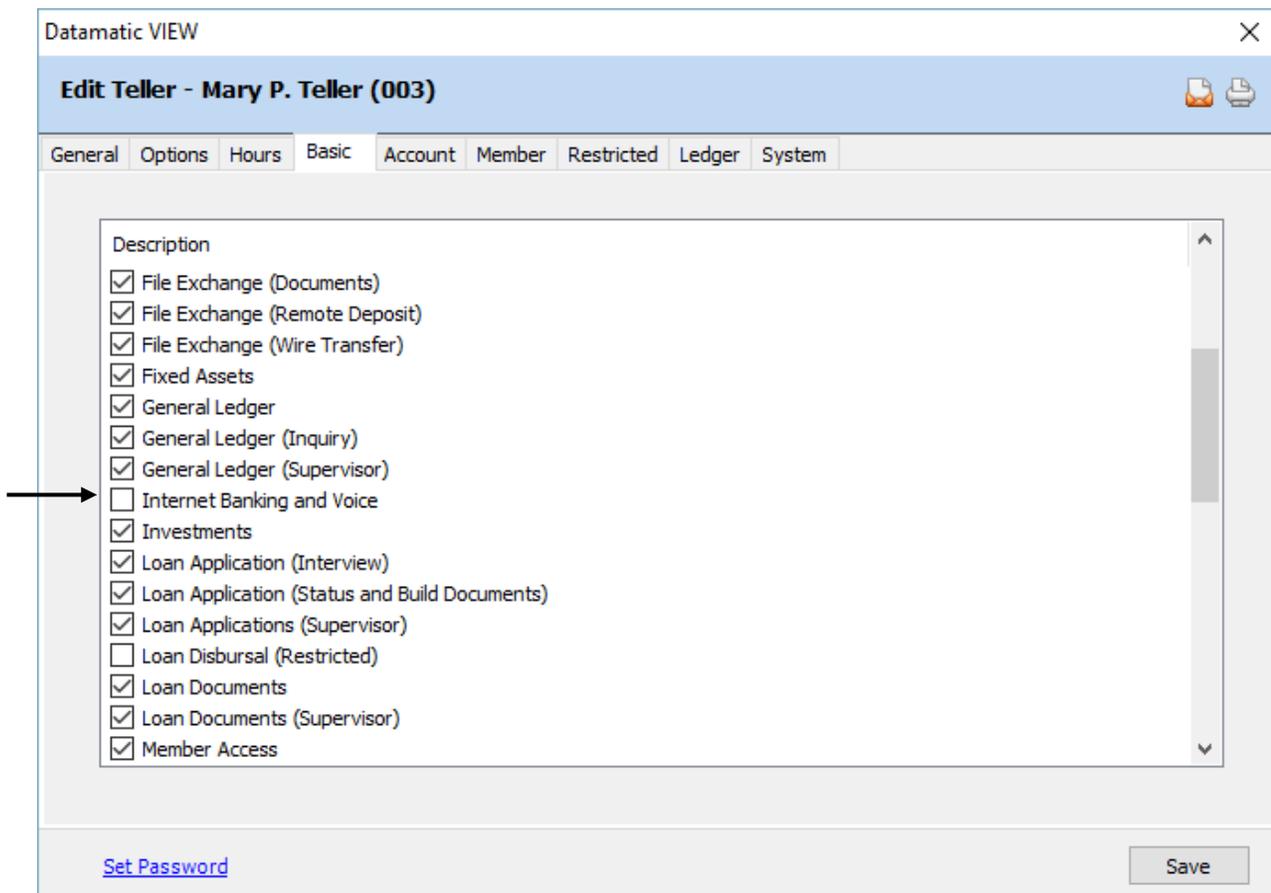


Figure 5

The “**Internet Banking and Voice**” option must be “checked” (meaning permitted) in order for an employee to be able to process a PIN change. A “supervisor override” is not required in VIEW. Any changes made will be displayed on the Audit Teller window under Other Inquiries (Ctrl + I).

Payable and Suspense Account Setup

[Main Ribbon > System Settings > Payable and Suspense Account Setup > Other tab]

Datamatic VIEW ✕

Payable and Suspense Account Setup 📄 🖨️

General Other

Batch	Payable Accounts	Debit	Credit	Post Method
95	ACH RETURNS	744000	744000	Main Office ▾
52	HSA SERVICE CHARGES	132700	132700	Post by Branch ▾
9	REWARDS CHECKING	270500	270500	Post by Branch ▾
53	INTEREST REBATES	999999	999999	Post by Branch ▾
39	INTERNET BANKING	999999	999999	Main Office ▾
49	MEMBERSHIP SERV CHAR	132600	132600	Post by Branch ▾
11	ESCROW	801230	801230	Main Office ▾
26	VOICE RESPONSE CKS ←	731000	731000	Post by Branch ▾
29	VOICE RESPONSE ←	999999	999999	Post by Branch ▾
				Main Office ▾

Figure 6

Before the credit union starts using Voice Response, Batch 29 needs to be added to the Payable and Suspense Account Setup (see above). Enter the Suspense GL Number (999999) in the debit and credit columns. This is in case of a malfunction, etc., and a one sided transaction posts on a member's account. The offsetting transaction(s) will reject and can be manually posted the next business day.

When the credit union adds one or both of the check withdrawal options to the Voice Response Services Setup, Batch 26 needs to be added to the Payable and Suspense Account Setup (see above). Enter the GL Number that is used for the other checks (CD interest checks, checks issued by tellers, etc.) so the checks can be accounted for. Fill in both the debit and credit columns. Otherwise, the check amounts will reject and post to suspense.

Automated Operations Setup

If the credit union previously did not have After Hours Transactions, the following change will need to be made under [[Main Ribbon > System Settings > Automated Operations Setup](#)].

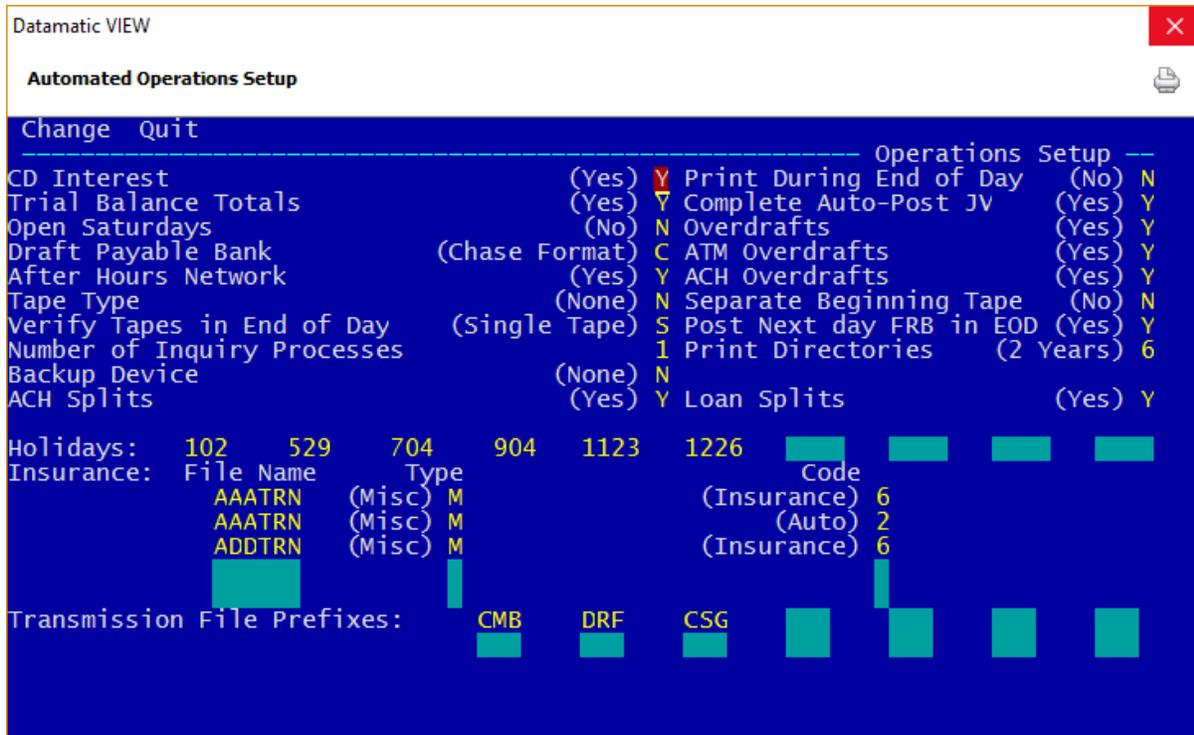


Figure 7

The option for **After Hours Network** must be changed from “no” to “yes” when the credit union starts using Audio Response. Make sure to process the screen after making the change.

After the option is changed and when the online is stopped, regardless of the reason, a new question will appear on the screen. The question is “Would you like to start the Offline Terminal System” (y/n)? The answer to this question will depend on why the online system is being stopped. When the online is being stopped to process End of Day, answer “y” to this question. This way, audio transactions will be available during End of Day. After End of Day is finished, the after hours network will be stopped and the after hours transactions will be updated automatically. The online system will also be started at this time. It is no longer necessary to start the online system upon arriving at the credit union each morning.

****Note:** If the online system is being stopped for a brief period of time, like to reboot the system, answer “n” to the question “Would you like to start the Offline Terminal System” (y/n)?

Check Printer Options and Setup

Continuous Check Printing Setup - Add the TTY number of the check printer to be used the same as would be done for any regular terminal in the Check and Receipt Printer Port Setup (see note below). The TTY port number of the voice unit is needed, then input the TTY of the printer and select the printer type for that specific printer. Each time a member requests a check withdrawal option, the check will print immediately.

Stored Checks for Batch Printing - A “virtual printer” is used that the system sets up at TTY 998. Enter “998” in the Check Printer TTY column (on the Check and Receipt Printer Port Setup screen) and the system will store the checks for printing later. Set the check printer type to match the type of printer that will be used when the actual checks are printed. The online system does not have to be stopped in order to print the check file. The checks may be printed and removed from the Operations window - Checks folder at the credit union’s convenience. To print batch checks, go to [[Main Ribbon > Operations > Checks](#)]. The options to print and then remove checks after they are printed are selected here.

Voice Response checks must be printed on Dot Matrix checks, as opposed to laser checks.

****Note:** The Check and Receipt Printer Port Setup selection must be done from the Main Console. This is located under System Administration then System Setup Menu.

Reports: Voice Response Usage Graph and Voice Response Statistics Report also can be generated under [[Main Ribbon > Reports > On Demand](#)].

Printing of Voice Response checks for Multiple Credit Unions is now an option from the backup directory. Audio Checks can be included in the daily Check Register Report, if a dedicated Check Printer is used to print these checks. The Audio Response Check Printer port must be added to the Check Register Setup Screen.

Other Information

NSF Draft Returns - The system does not distinguish between NSF return deposits and other deposits. All credit transactions will be included, if the member requests deposit activity.

Transaction Information - Transactions on Voice Response are online just like transactions done through a teller. Availability of deposits through ACH and ATM's will depend on when they are updated (with EOD or concurrently). Updating of drafts and processing of returns will make a difference as to what is available through Audio Response.

Notes on Voice Response Services Setup Screen Options:

Payroll Information - If set to YES, will only give last Payroll Deposit information. If set to NO, will give last Deposit if it was a payroll or any other kind of Deposit.

Hours of Operation Text - If this option is selected, the announcement needs to be created from the list of words on that screen.

Transfer from Christmas Club - Should be set to NO unless the Credit Union allows withdrawals from these accounts.

Reportable YTD Dividend & YTD Loan Interest Selections - If either are set to current or prior options, this information will be given to the member when asking for a Balance Inquiry. It is advised to keep this at prior from Jan - April, then switch to Current for the remainder of the year. Share Balance Inquiry (code 10) and Draft Balance Inquiry (code 11) both give a total dividend figure of all suffixes not just the share dividend or the draft dividends. The draft inquiry will give total dividends on all suffixes even if the draft account does not pay dividends. The other option is to not give dividend information at all on either account.

Transfer from LOC - If this option is selected, the system will not allow a transfer to occur, if the member is delinquent on any loan.

To Set up a member to be able to access Audio Response

Prior to using the Voice Response system, the following steps need to be completed under Member Information.

From the Member Summary window, select the Member Information icon.

- Voice Response PIN - Enter a four digit number. Inform the member of the initial PIN and advise them to change the PIN when they access Voice Response.
- Another option that can be used to set up or change the voice response PIN is to select Tools on the Menu Bar then "Set Voice PIN".

After finishing the wizard, using either of these selections, the "Voice Response" option under Member Information will automatically be changed to "yes".

More PIN Information:

When the members are selecting their PIN, advise them not to choose a zero (0) for the first digit. It is OK to choose a zero (0) for the middle or ending number. The PIN must be four (4) digits long.

This same process is done if the member forgets their PIN.

The member gets five (5) chances to enter the correct PIN when using Audio Response. After that many attempts, the member will get a message to contact the credit union and will be denied access to the voice response system. This does not show on any reports.

Denying access -

To deny access to Voice Response for a specific member(s), change the "Voice Response" option to "No". This is found on the Member Summary for the member under Member Information. It is not necessary to remove the PIN.

Using the Voice Response System

Follow the steps listed below to access member account information and process transactions using Voice Response, after a PIN has been setup for the member.

- #1 Dial the number to the Voice Response unit.
- #2 The system will prompt for the account number. Enter the account number and the pound sign (#). (Enter BASE account number including the Check Digit.)
- #3 The system will prompt for the access code. Enter the four digit Voice Response PIN (Personal Identification Number) followed by the #.
- #4 The system will prompt to enter a transaction code. Proceed then with various transaction options.
- #5 When done, simply hang up the phone to end the call or enter 78# to change account numbers.

To access the test account, enter the following:

- | | | |
|---|----------------|------|
| - | Account number | 1234 |
| - | PIN | 9999 |

If the Credit Union is on a shared machine (Online or FMS system) a 5-digit number must be used with the first digit being the CU Number identifier. Example: If the PIN being changed is 9999 and the member belongs to CU 2, the member will enter 29999. The new PIN will **not** appear on the File Maintenance Report created with End of Day.

List of the Audio Response Transaction Codes

10	Share Balance Inquiry	(00 Suffix Only)
11	Draft Balance Inquiry	(First Opened Draft Suffix Only)
17	General Share Balance Inquiry	(Enter Share Suffix of Choice)
18	General Loan Balance Inquiry	(Enter Loan Suffix of Choice)
20	Share to Draft Transfer	(00 to First Opened Suffix Only)
21	Draft to Share Transfer	(First Opened Draft Suffix to 00 Suffix)
22	General Transfer	(Enter Suffix' of Choice, To and From)
23	General Cross Account Transfer (Member designated account base numbers to transfer to. Limited to 5 Accounts per Member)	
27	LOC to Draft Transfer	(75 Loan Suffix Advance Only to First Opened Draft Suffix)
30	Share Check Withdrawal	(00 Suffix Only)
32	General Check Withdrawal	(Enter Suffix of Choice)
51	Draft Clearing Inquiry	(First Draft Suffix the system finds 70-74)
52	General Draft Inquiry	(Enter Draft Suffix of Choice)
53	ATM Transaction History	
54	ACH Transaction History	
55	Deposit History Inquiry	
59	General History Inquiry	(Enter Suffix of Choice)
67	Loan Rate Quotations	
75	Change PIN	
77	Re-Initialize	(Used by CU when rates are changed <u>by the Credit Union Operator.</u>)
78	Change Account	(To change account # without hanging up and starting over. A prompt to enter the new account and PIN is announced.)
90	Hours of Operation	
91	Vote	(YES)
92	Vote	(NO)

Code 22: General Transfer requires the “to” and “from” suffix’ to be entered. Both Share and Loan suffix’ can be used. However, if a LOAN suffix is entered as the “from” account, it must have a LINE OF CREDIT and must be within either the **60 - 69** or the **75 -79** suffix range. A loan issue will be generated by a 731 transaction code (Issue - Add on) and will increase the Balance on the loan.

Code 23: General Cross Account Transfer allows funds to be transferred between member designated accounts.

The ACCOUNT BASE and CHECK DIGIT is file maintained under “Member Information” for the member from which the funds will be withdrawn. **In other words, the “From” member has to be file maintained with the receiving member’s account base and check digit.** ie: Account 12345-5 wants to allow member with account number 222222-3 to access his/her account; member 222222-3 has to be file maintained with 12345-5 (account base and check digit). This allows 222222-3 to transfer to 12345-5. Both members must be file maintained, if both want to be able to transfer to each other. The member base making the call can transfer to other member bases that are properly file maintained. Withdrawals cannot be made from another member base. Each member can have up to 5 other members to which they can do cross account transfers. Display “Member Information” to see fields.

Code 51: Draft Clearing Inquiry option looks for the specified draft number. When the draft number is found, the action taken is specified along with other clearing information. When asking for individual drafts paid, the system looks to see if the draft number was listed as being returned. If it were listed on the returned, the response would be that the draft was not paid. If the draft number was not listed on the return transaction screen then the response would be paid even though it was returned. The system will go back one year and then to the beginning of that quarter to search for information.

Codes 52,53,54,55,& 59: History Inquiry - Each of these inquiries will allow the member to hear a list of the specified type of transactions. The inquiry can be used on any share suffix. It will state the most current transaction and continue backwards in groups of five (5). The user may stop the inquiry or continue after hearing each five transactions until it has read all the history on the system for that account. This history will go back as far as the Credit Union has history on the system.

Code 52: Draft History Inquiry will describe all **Cleared Draft** transactions. This inquiry will state cleared drafts as follows:

March 13, Draft 1111 for 100 Dollars and 00 Cents.
 March 10, Draft 1115 for 125 Dollars and 00 Cents
 March 10, Draft 1110 for 63 Dollars and 14 Cents.

Voice response lists all drafts as paid even though they may have been returned NSF. (This code works fine for members with no NSF history.)

Code 53: ATM History Inquiry will describe all Deposit and Withdrawal Transactions with 87 method codes.

Code 54: ACH History Inquiry will describe all Deposit and Withdrawal Transactions with 88 method codes.

Code 55: **Deposit History Inquiry** will describe all Deposit Transactions regardless of the method code.

Code 59: **General History Inquiry** will describe all Deposit and Withdrawal Transactions regardless of their method code, but will prompt you for a specific suffix.

Code 75: **Change PIN** requires a new Personal Identification Number to be entered which is then repeated back for verification. ****Note:** See pages 13 and 14 for additional information on PIN's.

Code 91 & 92: Voting Service allows members to respond with a 91 "Yes" or a 92 "No" to a question the credit union has published (this question is not voiced through the Audio Response System). Only one vote is allowed per phone call and when finished, the member will hear the following response **"Transaction has successfully completed"**.

Other selections that can be used in Voice Response:

- ⇒ 1*# = "Please enter 1 if correct".
- ⇒ *# = "This transfer cancelled - enter the code for the service".
- ⇒ 1* = "Press the # sign".
- ⇒ # = "Please enter 1 if correct".

Frequently asked questions...

- What is the maximum transfer limit using Voice Response? There is not a transfer limit other than the amount that is available in the “from” account.
- Will the member be disconnected from the Voice Response system after a certain amount of time with no activity? Yes, after 1 minute and 30 seconds of no activity.
- Does the member need to enter both dollars and cents when doing a transfer using Voice Response? No. The system says to enter in whole dollar amounts.
- What does the member enter when Voice Response prompts the member for their Account Number? Enter only the Account Base and Check Digit.
- When the member selects code 22 (General Transfer), the Voice Response system will not allow the member to enter suffixes 30-39. Why? Generally, for Revolving Credit Loans, the member is required to sign papers with each advance so this is not allowed through Voice Response.
- When doing a History Inquiry in Voice Response, how does the member stop the inquiries without hanging up? Press * to stop the inquiry.
- Will the Voice Response system allow the member to do a “Transfer LOC to Draft” if they are delinquent on a loan? No.
- How can the credit union prevent a member from transferring from a specific suffix using Voice Response? The suffixes entered under [\[Main Ribbon > System Settings > Internet Banking Transfer Setup < Transfer NOT Allowed FROM these Suffixes\]](#) will also apply to Voice Response transfers.

****Note:** The “Transfer NOT Allowed TO these Suffixes” field will not apply to Voice Response transfers.