

TSYS Digital Engagement Platform: SM FAQs



What is the TSYS Digital Engagement Platform?

The TSYS Digital Engagement Platform empowers you to manage your cardholder experiences and interactions across multiple channels. The platform provides a wide range of digital cardholder experiences across your cardholders' life cycle – from evaluating a card, to activating and using it, managing an account and optimizing its value, controlling and safeguarding access to the account, and finally managing payments. Additional digital experiences will be developed over time to address additional opportunities as new experiences and technologies are introduced.

The platform is designed to help clients like you effectively navigate the increasingly complex digital landscape by offering digital experiences that can be delivered through an array of digital channels – which may include your existing channels, new ones you're developing, digital channels developed by and available through TSYS or any combination of these. This will provide a truly omnichannel customer experience that ensures the highest levels of customer satisfaction.

What makes the Digital Engagement Platform different?

The Digital Engagement Platform provides an efficient, flexible and cost-effective way for you to deliver robust digital experiences to your cardholders, with the shortest time to market and the benefit of our significant ongoing investment in innovation. By leveraging the platform, you can offer your cardholders consistent, elegant user experiences, whether you use the white-label digital channels provided by the platform or integrate a combination of digital experiences within your own digital ecosystem's applications.

You'll benefit from TSYS' API-first approach – relying on APIs to integrate desired digital experiences into your own digital channel applications. Our APIs also help future-proof your investment of time or money into digital experiences. Let's say you decide to use the TSYS digital channels first but later choose to integrate these digital experiences into a proprietary online banking website or smartphone apps. We can support exactly that.

As with other TSYS products, the Digital Engagement Platform is complemented by TSYS DevelopersSM. TSYS Developers is a powerful, web-based developer portal that exposes proprietary products and platforms to your teams and the greater development community. It is a developer-centric way to provide access to our application programming interfaces (APIs) and software development kits (SDKs). And, it has a sandbox test environment to help developers create and test code faster and more efficiently.

In addition, you'll benefit from all the advantages of collaborating with us – the knowledge that your cardholder and transaction data is safe and secure, that products and services are built with a focus on many of the compliance and regulatory requirements you face, and that we're providing uncompromising service and support. Most importantly, we are committed to ongoing development to expand the spectrum of digital experiences and channels over time, offering growth and options for your digital strategy.

What problem does the Digital Engagement Platform solve?

In the past, you may have enabled digital experiences and managed the various channels – digital and otherwise – individually. This may have proven to be an enormous drain on your time and resources because policies and processes had to be built, implemented and managed individually for each channel in order to offer an experience.

For example, when an account owner wanted to add a new cardholder or request an additional card, you might have wished to establish a policy that dictates that the account must be in good standing – and define parameters to ensure that. Building and maintaining these parameters separately for each individual channel required a lot of extra work – causing delayed implementation and creating high, ongoing operational expenses. This approach was prone to errors and inconsistent customer experiences across digital channels.

The Digital Engagement Platform enables these digital experiences – including policy management – and allows them to be offered and managed seamlessly across all channels.

This ensures that cardholders will enjoy a consistent, omnichannel experience, and the same account information and capabilities – regardless of the digital channel selected. You'll be able to provide a higher quality experience and simultaneously improve your efficiency.

Who from your organization would use the Digital Engagement Platform?

The Digital Engagement Platform will be used by those in the following roles within your organization:

- Digital product teams – those who have a vision for and are tasked with building and executing plans for digital customer practices and policy
- Cardholder support program administrators and other executives at card-issuing clients (consumer and eventually small business)
- IT support teams, whether you're building digital channels in-house or working with a third party to build the solutions your card business units are requesting

What are the first channels that will be launched with the Digital Engagement Platform?

The platform will offer the following options:

- Client website
- Mobile app



THE FOLLOWING DIGITAL EXPERIENCE PACKAGES ARE CURRENTLY AVAILABLE

Account View

- Registration/Credential Management
- Security Access Code
- Snapshot and Activity
- Secure Message
- Electronic Statements
- Manage Paper Options

Account Use

- Activate Card
- Change Contact Info
- Request PIN Mailer
- Change PIN
- Replacement Card
- Travel Notice
- Convenience Check
- Freeze/Unfreeze

Account Optimization

- Add Authorized User
- Credit Limit Increase

Account Alerts

- Account Alerts
- Fraud Alerts

Account Payments

- One-time Payment
- Recurring Payment

Account Rewards

- Transaction Rewards
- Rewards Balance

And this is just the beginning. We will continually add to the suite of digital experiences as new services and technologies are enabled for you and your cardholders through the Digital Engagement Platform.

Are other channels planned?

As new technology emerges and gains consumer acceptance, we will offer additional TSYS digital channels. These channels might include personal digital assistants (PDAs) and intelligent home assistants, or texting with chatbots, and other digital devices and channels yet to be imagined.

Why will you be interested in the platform?

The platform incorporates the intelligence needed to support a broad range of functions. This includes:

- **Seamless Integration** – Enables the Digital Engagement Platform to be integrated with the TSYS Customer Service PlatformSM and individual products and services, such as TSYS QuickRemitSM, TSYS Digital Document SystemSM and more. Today, many of these integrations are point to point. With the introduction of the Digital Engagement Platform, functions will be unified at the platform level so everything will work transparently together.
- **Faster Process** – Drives the sophisticated workflows needed to deliver the digital experiences, optimizing them so your cardholders will encounter less friction during routine account maintenance activities.
- **Embedded Decisioning** – Builds in critical decision-making to the various capabilities to support business policies such as who can register as a cardholder and what levels of access will be provided to primary and secondary cardholders.

- **Intuitive Configuration** – Empowers you to implement tailored, branded solutions to be consistent with your brand strategy or ensure that your site or message content is in line with other products and services. In addition, you'll enjoy the added benefit of configuration options that reflect years of TSYS' best practices with card customers – accelerating your digital experiences while avoiding an often lengthy and costly trial-and-error cycle.

How will it benefit you?

The Digital Engagement Platform provides the following features and benefits:

- **Serves as a springboard to seamless omnichannel experiences and a truly connected journey** – Working in tandem with TSYS platforms that supply all of the cards' domain logic and configuration capabilities enables a consistent and seamless customer experience. The platform eliminates the need to build and update the same policies, workflows and configurations multiple times across many experiences and channels. Process and decision logic derived from integrations with other TSYS platforms, products and services are provided and cascaded – from TS2[®] and TSYS Customer Service, to TSYS QuickRemit, TSYS Alerts and the TSYS Digital Document System, to name a few.

- **Delivers an array of configurable digital experiences across the life cycle journey for you and your customers** – On its own, the platform enables cardholders to use digital experiences to interact with card issuers as they complete whatever tasks or activities may be desired – from activating a card, to reviewing transaction activity or making one-time or recurring payments. The development of new experiences, which is part of TSYS' ongoing investment into the platform, will mean the shortest time to market, and that new experiences will be delivered with less friction, effort and expense.
- **Leverages the full spectrum of TSYS digital channels, today and tomorrow – without compromising your branding standards** – The channels are designed to be white labeled. So the configuration of experiences and customized branding meet institutional standards and address many of your requirements. You will have the opportunity to apply logo and colors to fonts and document links, as well as add promotional plug-ins at the channel level. Also, we will offer online banking through a mobile-first website and native mobile apps for iOS or Android at launch. In the future, the digital experiences will embrace new channels that may emerge – from personal digital assistants (PDAs) and intelligent home assistants such as Alexa[®], to texting with chatbots or using other digital devices yet to be imagined.
- **Provides unprecedented mix-and-match flexibility – tailorable to your customers** – The experiences you select and channels through which you chose to deliver them enable you to build the cardholder journeys that will resonate with your consumers.

- **Simplifies consumer operations, improves cardholder satisfaction, and saves time and money** – The platform enables you to provide enhanced, omnichannel digital experiences that automate the simplest tasks and enable your customer service agents to focus on more complex interactions. This reduces call center volumes and operational expenses while improving cardholder satisfaction.
- **Offers an end-to-end TSYS solution that leverages existing relationship and operating models** – And, if there is an issue – get the assistance and support you need from a single source – while resting easy with the certainty that your cardholders and data are safe and secure. This also ensures that support is provided from a single source to eliminate additional vendor-management overhead.

How does this platform interface with the others as part of TSYS' ecosystem?

The Digital Engagement Platform is just one of many that are part of the TSYS ecosystem. Harnessing the intelligence and capabilities of multiple platforms will accelerate and enhance the value you will derive from your digital resources.

A great example is leveraging the Customer Service Platform for policy management and the Digital Engagement Platform to create consistent and efficient omnichannel experiences for both you and your cardholders.

Using a single source across all servicing channels will allow for a seamless experience and ensure that primary points of connection such as account 'maintenance' requests policies are consistent across channels. When a cardholder changes something through a digital experience (a new card request, address change request, add user request, other), the Digital Engagement Platform will utilize the Customer Service Platform's policies and eligibility rules associated with that type of request.

To learn more:
1.844.663.8797
sales@tsys.com

CALL US

North America
+1.844.663.8797

International
+44.1904.562.051



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