

Telified™

BANKING & FINANCIAL SERVICES

IDICIA HELPS YOU KEEP IN TOUCH WHILE STAYING COMPLIANT

In July 2015 the FCC initiated what has come to be known as the “one-strike” rule by declaring that companies with pre-existing consumer consent to send text messages to or auto-dial a wireless phone are only allowed one chance to ensure they are calling the correct person, even if their customer doesn’t inform them that they’ve changed telephone numbers. This problem of re-assigned numbers has been discussed widely across various industries including banking, financial services and healthcare and while the FCC did make some allowances for more flexible rules around collecting a consumer’s consent for banking companies, it has yet to back away from the idea that the best of intentions won’t prevent them from fining you if you make a mistake.

Trying to abide by the complex consumer consent requirements within the Telephone Consumer Protection Act, or TCPA, is difficult but as both the US Federal Trade and Communication Commissions step up their enforcement efforts, non-compliance with the TCPA can be very expensive ***even if you believe you are complying***. Recent court cases have made it clear that intent to comply is not enough to avoid fines.

But it is possible (and affordable) to stay compliant with the one-strike rule and feel confident when sending fraud or account alerts to consumers. To help companies solve this seemingly intractable problem, PacificEast and its real-time division IDICIA developed a new configuration of its Telified solution called Telified-CR which solves the problem by allowing you to periodically re-verify that the consumer who granted consent to contact them at a particular phone number is still the person in control of that number.

Financial institutions (such as yours) often have a pressing, time-sensitive need to communicate with individual consumers via their cell phone. IDICIA’s data verification services let you continue to communicate with your customers with confidence that you are calling your customer and not someone else.

In real-time or as a periodic batch of records, you simply send Telified the name, address and consented phone number you have on record for a given customer and Telified-CR...

- Detects which telephone company is responsible for that telephone number;
- Creates and routes a transaction specific to their phone company’s requirements; and
- Translates that phone company’s coded responses into a simple answer you can easily integrate into your outbound communication processes or periodic compliance process.

CONTACT INFORMATION

4900 SW Griffith Drive
Suite 251
Beaverton, OR 97005

p 844.4IDICIA
f 360.988.0940
w idicia.com
e info@idicia.com

