Leveraging Social Media
In the Banking Industry

Social Media and eMail
- Capture
- Control
- Communication
- Compliance

Michael Veenswyk
eMail Michael_Veenswyk@integritie.com
The Social Media focus of this paper

This document focuses on the regulative challenges effecting banks when using Social Media tools, and focuses on key features and functions that enable banks to best leverage social media in a compliant manner.

Like the terminology of Cloud Solutions, there are over fifty different social media solutions and types of tools. Some of the many social media tools include Social Media Marketing tools, Social Shopping, Social Community Platforms, Social Intelligence solutions, Social Advertising Platforms, Social Branding Engagement solutions, Social Gaming, Social Data Management, Social Scoring, Social Commerce, Social Blogging, Social referral, and Social Collaboration.

Some of the key social media ROI and managed risk considerations for Banking include;

1. Communicating with customers
2. Responding to customer questions
3. Generating sales leads
4. Event management
5. Social media monitoring of customers and employees
6. Control of negative social communication
7. Integration of Social Media and CRM for workflow control
8. Public concern over social content privacy
9. Analytics of social media

There are four key social media process areas effecting banking

1. **Pre-Approval** of Social Content - enables banks to prepare social content, schedule for release, while ensuring compliance of FINRA rules.

2. **Observing** Social Content is listening for social noise, such as a customer complaint, such as inappropriate employee communication with a customer, and fraudulent activities.

3. **Investigating** Social Content relates to the areas of social eDiscovery, such as support audits, legal cases, governance, and complex analytics regarding a client or employee.

4. **Responding** to Social Content relates to appropriate FINRA compliant formal response to customers communicating with the bank via Facebook, Twitter and LinkedIn.
Social Media the Banking Challenge

Social media is going viral in the banking industry, it is becoming a preferred choice for customers to contact and communicate with banks, and is becoming expensive for Banks to control and respond quickly and compliantly back to customers.

However, it is a risk for Banks to use Facebook, Twitter, LinkedIn, Google+, and other Social Media tools due to SEC, NASD, FSA, and FINRA regulations that govern the use of Social Media specific to 'Advertising, Supervision, Approval, and Record Keeping'.

There are three key social media regulation issues Banks need to consider when selecting a social media solution, including:

1. Communication with the public via Social Media tools is seen as public facing communication and is governed by FINRA Rule 2210, Communication with the Public, FINRA rule 2210 Notice 10-06 and FINRA Rule 2211. For this reason Banks must be totally confident regarding everything that is posted on Social Media sites.

2. Approval and Record Keeping of Social Media messages SEC Rules 17a-3 and 17a-4 and NASD Rule 3010 govern that Banks must maintain records of Social Media communications and must provide the necessary retention and retrieval function for Social Media communications.

3. Supervision of Social Media messages: NASD Rule 3010 regulation requires that Banks must have procedures and controls to review incoming and outgoing public facing Social Media communications related to investment banking or securities in the public.

Attached is a summary of the key guidelines:

Regulatory Compliance Guidelines Surrounding Social Media

<table>
<thead>
<tr>
<th>Topic</th>
<th>Where to Find Guidance on Requirements and Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>• FINRA Rule 2210, Communications with the Public&lt;br&gt;• FINRA Rule 2210, Notice 10-06&lt;br&gt;• FINRA Rule 2211</td>
</tr>
<tr>
<td>Approval and Recordkeeping</td>
<td>• SEC Rules 17a-3 and 17a-4&lt;br&gt;• NASD Rule 3010</td>
</tr>
<tr>
<td>Supervision</td>
<td>• NASD Rule 3010</td>
</tr>
</tbody>
</table>

Handy Reference Guide to Social Media and Compliance for Financial Services
Banks want to use Facebook, Twitter and LinkedIn to advertise and sell products, but need to resolve the governance restrictions and barriers enabling sales, investment, wealth management, account management and back office staff to communicate compliantly via social media.

Today most Banks limit a small number of staff to manually control Social Media Marketing and PR messages, missing the opportunity to expand Social Media as a solution for Advertising, Selling, and Support. Resolving the Social compliance and governance issues opens the Advertising doors to tens of millions of people within Banks to compliantly use Social Media tools to significantly increase customer facing selling opportunities worldwide.

Social media is becoming the preferred means for customers to communicate with Banking, as example being customers complaining about service or products. However when customers contact a bank via social media there is no means to capture, control and route social media communication.

Banks are looking for a safe and compliant solution that can Monitor, Analyse, Filter and Control the accelerating social media needs. The magnitude of social conversations can seem overwhelming to the banks, customers are expecting real time immediate acknowledgement or responses, or they can ‘escalate publically and virally’ especially related to complaints or matters of concern. However in reality, not all social media conversations require a response, which requires social media automation tools to filter spam and non-commercial distractions from legitimate customer needs.

### Social Media - Banking Industry Compliance and Control Issues

Banks are communicating via Social Media, BUT...

1. Social Media tools have a single log-in userid and password per page, many employees update the same social media page, there is no audit function to control, track or audit who is reviewing and responding to Customers (Compliance risk).

2. Social Media tools have no Workflow or Advanced Case Management to capture and control each individual social media communication. The ability to review and reply to social media content is lost as social media communication volumes increase.

3. Social Media has no long term storage repository. Social media communication records are lost, leading to e-discovery compliance risks, including evidence spoliation and failed social media governance.

4. There is no social media automated means to stop, hide or delete inward or outward inappropriate communications such as stopping Guarantees (which would breach FINRA rules) or stopping profanity, sexist or racist comments, (major Corporate brand protection risks).

5. Social Media tools represent an attractive sales and marketing revenue development opportunity for Banks but the Banks cannot use Social Media for marketing or sales unless they have social compliance for FINRA, NASD, and SEC regulations.
So what is needed?

More than simply reporting past violations  
Prevention of inappropriate or non compliant usage

1. Comprehensive social media control and supervision tools, ensuring compliant real time and/or scheduled publishing of social media that meets FINRA, FSA, SEC, and NASD communication regulative policies.

2. Tools to analyse Social Media Content automatically, reading and analysing all social media communications, understanding the intent and best next action for the social media, enabling the fastest and lowest cost management response to each communication.

3. Social Media routing via workflow and work baskets to capture and control the response of each social media communication, like an email, managing the response to each social media communication as a separate transaction.

4. Full audit, control and reporting tool of all social media communication enabling full e-Discovery, audit, and control of social media communication, recording every action of the social media communication, such as when it was received, read, printed, archived, liked, and viewed. Ensuring full legal governance and audit control.

5. Complete repository and life cycle control of each social media communication, ensuring all communications are captured, stored, and managed.

6. Providing comprehensive regulative life cycle control and destruction of all social media communication, ensuring the social media communications are kept for the legal time required

More than simply reporting past violations  
Prevention of inappropriate or non compliant usage

Comprehensive social media control and supervision tools, ensuring compliant real time and/or scheduled publishing of social media that meets FINRA, FSA, SEC, and NASD communication regulative policies.
The Solution from IBM and Integritie

What is Social Media C4?

Social Media C4 (SMC4) is solution provided by IBM and Integritie that manages and controls all aspects of social media capture, control, communication, and compliance.

Social Media Single Sign-On

SMC4 provides a secure single sign-on console that enables companies to manage the inward and outward social media communication and immediate respond to customer needs, ensuring two way real time social media controlled communication.

SMC4 automatically analyses all inbound communication and controls every outbound message, ensuring every social media communication is captured and follows internal and external communication policies, procedures, rules and corporate governance requirements.

Key Differentiated features of SMC4 include;

1. Comprehensive controls and supervision tools ensuring real time and scheduled publishing of social media meets FINRA, FSA, SEC, and NASD communication regulative policies

2. Industry leading Content Analytics that automatically reads and analyses all social media communications, automatically understanding the intent and best next action for the social media, enabling the fastest and lowest cost management and response to each communication

3. Social Media end to end workflow and work baskets to control the response of each social media communication

4. Full audit, control and reporting tool of all social media communication enabling full e-Discovery, audit, and control of social media communication

5. Complete archive and life cycle control of each social media communication, ensuring all communication is captured, stored, and archived. Also providing comprehensive regulative life cycle control and destruction of all social media communication, ensuring the social media communications are kept for the legal time required.

6. SMC4 provides full e-collaboration, enabling a true team working environment that includes Social Media, PC files such as word and excel, PDF, images etc, enabling a single working room for any project, such as 'Know Your Client (KYC) Processes' or legal case management.
SMC4 enables social media capture, control, communication & compliance

SMC4 automatically analyses all inbound communication and controls every outbound message, ensuring every social media communication follows internal and external communication policies, procedures, rules and corporate governance requirements.

All Social Media messages are automatically captured and stored in their original form within micro-seconds. Multiple Social Media and messaging feeds are captured, such as Twitter, Facebook, LinkedIn, emails, SMS texts and Google+.

Once captured in the incoming message queue, their content is analysed to enable correct routing and prioritisation.

The routing of messages is key to ensure each social media communication is managed as quickly as possible. Routing is automated, as well as auto-responses that allow replies to be automatically sent back to the sender, e.g. to confirm the receipt of their message or acknowledge a specific type, such as an order or complaint.

Inbound messages can be routed to individuals, or sent to pre-set queues such as exception handling, workflow queues or a delete queue (in the case of auto-interpreted spam).

SMC4 content analytics is the key component behind the responding, routing, queuing and prioritisation.
Protection against Social Media Abuse and Brand Damage

If someone criticizes or attacks your company through Facebook, Twitter, LinkedIn or other social media tools, that criticism can quickly go viral before your company can be aware of the feedback. That is why any organization that cares for its reputation needs to implement social media automated monitoring.

Social Media C4 (SMC4) automatically deletes (or hides) inappropriate social media phrases and words, such as profanity, racism and sexist communication posted on Corporate web sites.

SMC4 protects Company Commercial Brands from Facebook, Twitter and LinkedIn public communication sabotage.

SMC4 also provides social media content analytics recognizing the difference of an angry customer complaining versus more covert commercial public communication sabotage, items that are considered a complaint will automatically transfer into the Complaints workflow, while social communication that is considered as simply inappropriate is either hidden from your social media site or deleted from your site.

SMC4 also controls and schedules outgoing social media posts, ensuring that any inappropriate employee communications are stopped from sending externally, pending a supervisor review and action.
Social Media workflow control and management

One of the biggest challenges of social media is how to capture and control each separate social media communication, and ensure that each communication is quickly and accurately addressed.

Social Media C4 (SMC4) has comprehensive in-built social media workflow, ensuring inward and outward social media communication follows formal company procedures and processes every time. The SMC4 social media workflow and work basket tools ensure all social media communications remains compliant with company and government regulatory requirements, as well as controlling security requirements and corporate policy mandates.

SMC4 captures and places social media communications into automated workflow procedures using advanced case management, ensuring total control of social media speed of response and management of communication policies, compliance and social media governance.

Some of the many pre built SMC4 automated workflow tools include:

- Complaints Capture and Processing
- KYC On Boarding Processes
- Change of Address
- Quick response to customer questions

The SMC4 solution enables comprehensive social media management:

- All social networking interaction is automatically logged in real time
- Incoming and outgoing social media messages are automatically forwarded to the right people
- Any potential issues are automatically flagged for further compliance review
- Ensures all social media communications follow internal and regularly compliance and controls
Additionally, outbound social media correspondence is audited prior to it ever leaving the company, therefore avoiding potential issues with message content. SMC4 also provides legal discovery that is compliant with electronic discovery standards.

SMC4 provides Banks with a social media tool to create and manage social media focused policies, as well as the capability to measure the success rate and ROI of social media marketing initiatives. Detailed social media analytics enables financial services Banks to compile and mine rich customer analytical data, providing valuable demographic information.

1. A social media communication management tool to control and automate sending and receiving social media messages
2. A compliance tool to ensure messages sent from your company meet company and external legal social media communication Policies
3. A social media audit, management and reporting application
4. An archive, search and find and eDiscovery management tool for all social media communication from your company and consumers

SMC4 is affordable and is offered as a turnkey Cloud solution, for easy implementation and low overhead, eliminating the need for in-house IT support.
SMC4 automatically reads and translates Social Media communications

Social Media C4 (SMC4) automatically captures and interprets incoming messages so that appropriate actions or decisions can be controlled and moved to the right person or department for action.

1. SMC4 provides real time receipt and automatic directing of Social Media communication to the right people and business department for immediate processing
2. SMC4 enables immediate response of social media communication in a structured manner, ensuring highest levels of service level response and controlled communication management
3. SMC4 dramatically reduces the cost of managing the receipt and response of social media communication
4. SMC4 performs advanced text based analytics of the message content (words and/or phrases) to automatically determine the nature and type of incoming messages
5. SMC4 supports multi-language communication, and will identify the language the message was written in, such as English, French, Spanish, Chinese, and will then automatically action the communication
6. SMC4 will identify key words and phrases contained in the message
7. SMC4 uses various methods to break the message down such as language characteristics
8. SMC4 uses word and/or phrase pattern matching to determine the sentiment of the message and what product/service it relates to
9. SMC4 will perform automated lookup of customer/product database sources to categories the message
10. SMC4 uses rules based categorization so the message can be immediately routed to the correct workflow queue
11. SMC4 can also use customer specific customizable dictionaries that can be continually improved or added to, ensuring that changes in products, services and customers are reflected, leading to even greater automation
Social Media Compliance Workflow and Control

Customers are using Social Media tools to complain, but Social Media tools such as Facebook, Twitter and LinkedIn do not have automated means to capture, control, and appropriately workflow manage complaints.

Social Media C4 (SMC4) provides an end to end complaint management tool that automatically captures incoming complaints at their social media source and immediately translates the message intent and directs the complaints to workflow and call centre queues where they can be instantly assessed, prioritized and resolved.

The SMC4 Complaint Processing tool provides the following key functions:

Automated complaint capture, receipt and extraction of information required to process each individual complaint, whether it was originally received on paper, email, social media, fax or another electronic format

1. Automated complaints priority queue management with built in time and SLA management
2. Automated routing of complaints to appropriate resolution owners, supervisory levels and management
3. Enables all supporting complaints documentation to be attached and saved within each individual complaint
4. Provides a full history, reporting and audit trail for each individual stage of the complaint
SMC4 Controls and Schedules Outgoing Social Media Posts

Social Media C4 (SMC4) enables private and public messages to be scheduled with specific times and dates, or messages can be placed into the social media calendar for release where gaps appear. SMC4 also checks and controls what is scheduled for release, ensuring social media content is appropriate and approved for release, then distributed evenly, managing maximum coverage within your community.

As part of the social media new post scheduling process, SMC4 controls the message creation and release activities, ensuring the social media content is suitable for Facebook, Twitter, LinkedIn and other public facing sites, for example SMC4 checks and stops breaches to FINRA, FSA, SEC, or NASD rules, and stops profanity, racist, sexist, and other inappropriate public facing communications.

SMC4 protects corporate Brands by controlling the business social media communication, preventing commercial embarrassment from wrongful messages being released, and protecting your business reputation by ensuring only approved and authorised messaging is released to the Social Media public sites.

SMC4 can tailor and control the level of authorization that users have when uploading information on social media websites by simplifying the user experience. SMC4 enables:

- Scheduling of Direct messages on Facebook and Twitter
- Scheduling of Public messages on all supported social media platforms
- Scheduling to any time or date in the future
- Spreading social media posts equally throughout the day automatically
- Arranging which post are sent when in SMC4’s calendar
Search and retrieval of Social Media Communication

Companies need complete control and visibility of social media content. It has become essential for companies to retain, control, and have ready all social media communication to comply with FINRA, FSA, SEC, and NASD e-Discovery regulations SEC (Rules 17a-3 and 17a-4), and NASD (Rule 3010) eDiscovery regulations.

Put simply Banks must keep records of all social media communications relating to their 'business'. Businesses communicating through social media sites must retain records of their communications and provide the necessary retention and retrieval functions.

The SMC4 advanced search function enables the easy search and retrieval of any social media content, finding information based on criteria.

SMC4 enables basic and complex search and retrieval of any social media conversation, for example; searching for a social media conversation that were created after a particular date with a keyword of 'information OR content. SMC4 also supports standard Boolean operators such as OR and AND are supported, and you can quote phrases too).
SMC4 Records Manager: Formal Document Retention and Destruction

Social Media C4 (SMC4) provides fully integrated records management capability to control the end to end life cycle of each individual social media communication.

SMC4 Records manager provides policy based document retention that complies with formal Records Management standards such as DoD 5015.2, TNA, DOMEA, VERS, ISO 15489, and MoReq.

SMC4 provides the capability to apply formal Records Management to incoming messages, documents and files.

This integrated approach provides a seamless process for organisations that need to adopt Records Management and apply retention policies to ensure relevant documents are retained for the specified period.

SMC4 Records Manager supports all of the key features for formal Records Management:

- Automated capture and classification of messages and documents as Records
- File plan management
- Flexible rule based policy management
- Life cycle and event management to cater for legal holds, transfer and early destruction
- Automated disposition schedule for long term retention and destruction
- Fully integrated within the SMC4 solution interface
SMC4 Collaboration makes it easier for people to work together

Social Media C4 (SMC4) captures and stores documents and files into a single environment to enable secure group wide collaboration.

The SMC4 collaboration environment creates a true team working environment that extends your reach and enables you to react quicker to your customers needs.

- SMC4 is a totally secure collaboration environment that is easy to manage
- SMC4 automatically captures and stores Social Media and any attachments into a single collaboration room
- SMC4 makes it easy to distribute and share documents and information across people, teams and projects
- SMC4 makes it easy to set up new collaboration areas to manage campaigns and support projects
- SMC4 enables real time collaboration with external teams such as suppliers and partners
- SMC4 collaboration empowers people to make better decisions

SMC4 provides advanced document management capabilities:

- Document editing and tracking
- Document version control
- Document check in / check out
- Document archiving and retention
- SMC4 collaboration is scalable, from a few users to 10,000s
- SMC4 collaboration can be easily integrated with other internal social media tools and information systems
Automatically Receives and Controls Emails

Social Media C4 (SMC4) automatically captures, reads and interprets incoming emails so that appropriate actions or decisions can be made quickly and accurately.

- Real time receipt and automatic directing of email communication to the right people and business process
- SMC4 enables immediate response of email communication in a structured manner, ensuring highest levels of service level response and controlled communication management
- SMC4 dramatically reduces the cost of managing the receipt and response of email communication
- SMC4 can use the same dictionaries and business rules to process email and social media communication ensuring a consistent approach to customers, independent of communication channel
SMC4 Social Media Workflow and Case Management and Control

Social Media C4 (SMC4) provides comprehensive advanced case management and workflow applications that control the capture and automated management of the Social Media communication, linking all Social Media communications with the right people and business processes, such as KYC processes, customer complaint management, and other processes.

SMC4 uses checklist driven advance case management and workflow to ensure work is progressed consistently, accurately & efficiently. This is coupled with strong business reporting capabilities, straight-through automation and location independence, to deliver real competitive advantage.

Companies use SMC4 to help them:

- Drive productivity & improve organizational efficiency
- Lower operating costs
- Improve quality of service & increase speed of response
- Maintain tight regulatory compliance
- Increase customer satisfaction
- Deliver a platform for continuous process improvement

What Is SMC4 Case Management?

Advance Case Management and Workflow is a term used to describe the way an organization handles interactions with an individual customer. Activities needing case management or workflow are typically in the areas such as Application Processing, Customer Acquisition or Customer Service (Complaints Handling, Arrears and Claims Processing etc.) “Cases” have a life span lasting hours, days or weeks, rather than short activities which last minutes and are usually associated with a call center.

The right work to the right person with the right supporting content

SMC4 delivers:

- Improved efficiency
- Streamlined communication.
- Better operational decisions
- Quicker customer response.
- Business Growth.
- At a fixed price, in a fixed time.
SMC4 brings three core technologies together to provide a case management environment with links to all
the relevant pieces of information required to complete an item of work. The three technologies are:

(1) **Document or Content Management**

SMC4 can store millions of documents in the KCOL secure repository that can be viewed quickly by all
users at the same time. The structured and unstructured documents required to complete a Social
Media communication or case may be inbound (from the customer) or outbound (to the customer)
and include:

1. Scanned Post/Correspondence
2. Emails.
3. Web forms
4. SMS text messages.
5. Photos, video.
6. Faxes.
7. Records of telephone calls.
8. Output from 3rd Party Systems - PDF, XML, HTML, CSV etc.

This SMC4 central repository approach means that complex data is not left within islands but instead
forms part of a common knowledge base that is accessible to all with appropriate security levels. This
is particularly powerful and beneficial to the customer when interactions reach across front and back
office, internal departments, suppliers or regulatory bodies.

(2) **Electronic Case Folders**

SMC4 provides a dynamic Case Management container with links to all the relevant pieces of
information required to complete a Social Media communication or work request. SMC4 includes all
records of interactions and contextual information such as case notes, audit logs, work completion
codes, routing information, security and supporting customer data from other systems - such as from
a CRM or billing system.

(3) **Business Process Management**

SMC4 enables “work” to be managed through one or more processes, escalating and reallocating as
required. Staff are presented with Social Media communications and or cases though a set of
prioritized work queues. As they pick up a Social Media open case all the necessary information is
available to them so that they can complete the stages. Checklists can be used to guide them through
a number of steps. Processes are highly configurable and can be strictly defined, or made more flexible
depending on a user's privileges e.g. a supervisor may have the ability to override, or redirect Social
Media communication work activities, whereas a customer service agent has to follow the path.
Seamless Social Media integration to all major ECM solutions

Social Media C4 (SMC4) is seamlessly integrated to all leading ECM solutions, enabling customers to create a single holistic view of all business content from social media channels such as Facebook, Twitter, LinkedIn and Google+.

SMC4 provides a fully integrated and automated approach to capture all social media communication, including Facebook, Twitter, LinkedIn and Google+ and route and store within your ECM solution(s).

SMC4 provides the capability to capture and store social media messages, seamlessly translating the social media communication, and automatically routes each social media communication into the appropriate ECM workflows and work baskets.

Engaging in Social Media channels is key to extending your reach

It is important for organizations to be able to reach their consumers through social media activities as demand for this is continually rising. Social Media C4 (SMC4) enables companies to manage social media in a highly regulated environment, while enabling consumers to reap the full benefits of being linked to the company on a social media site.

SMC4 gives you the ability to gain access to multiple social networks. It gives the scope to publish content that engages fans and clients and drives leads to local and global organizations. SMC4 helps to realise your business goals, build brand awareness, deliver customer care and generate sales with social engagement.

SMC4 helps to measure success and direct future marketing investments with our sophisticated social media analytics package. It assists with capturing and archiving activity on major social networks. Track the effectiveness and reach of published content across social media channels with one simple view. See how often content is viewed, liked, shared, and commented on. Effective social media measurement and reporting has never been so easy.

Tailor permissions to your needs, whether it is a large organisation needing to capture a wide audience or a small organisation needing to focus on a more niche market. SMC4 enables users to develop unique platforms in order to achieve this.
SMC4 ensures compliance with Industry Regulations

Compliance and regulations can keep large companies from moving forward with their social media plan. SMC4 enables organizations to ensure they are compliant and adhere to regulations, while still being able to use social media in their advertising efforts.

SMC4 helps maintain the integrity of the organization’s social channels by ensuring all content is coordinated. The product consolidates all social media channels in one location, giving businesses a unified platform from which to manage social media accounts.

SMC4 has numerous benefits:

- Simple and unified social media publishing, moderation and account management.
- Correspondences are audited to prevent inaccurate, malicious or profane content.
- Complete backup and archive, should the information be needed for compliance purposes.
- Educate, inform and engage with customers who want to interact with companies through social media.

SMC4 offers a range of supervision features which allow businesses to engage in social media whilst adhering to company policy or national guidelines. Authorised users are able to review content before it is published on public social networks.

SMC4 has the following functions to ensure compliance when using social media:

- Publish and review workflow to ensure suitable and compliant messages.
- Highlight keywords to be filtered or blocked in accordance with your social media policy using Content Analytics.
- Enable staff to post on accounts without sharing your account details.
The SMC4 wider Cloud Features and Functions

SMC4 is part of the Knowledge Capture© Online Cloud (KCOL). KCOL enables customers to capture, upload and store all forms of digitally held information such as images, word files, PDF's, no matter what its source, including Social Media and email content.

KC Online also enables customers to easily scan and capture paper documents digitally and securely upload them alongside your other digital content.

SMC4 is a module within the Knowledge Capture Online (KCOL) an image, social media, email, and content cloud.

KCOL is an out of the box, ready to use cloud service, new customers are on boarded within 72 hours of customers signing KCOL contracts KCOL includes an end to end Social Media capture, control, communication and compliance tool that compliments the IBM strategy, including:

1. Social Media Capture
2. Advance Case Management
3. Automated Workflow Management
4. Content Defencability
5. Content Destruction

www.kc-ol.com