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Liza J. Lee

Content Strategy, UX Writing & Copywriting

Content Strategist for Avanade: Global IT Company – 2020 to 2025

Content Strategist for Pacific Blue Cross: Travel Insurance – 2023

Content Strategist & Copywriter: Binary Stream for Dynamics 365 ERPs – 2019

Copywriter for Beanworks: AP Automation for Sage Intacct ERP – 2019

UX Writer for BCAA: Home Insurance Quote – 2018

Copywriter for Symcor: Fintech Security for Financial Services – 2017

UX Writer: TELUS Mobility Online User Guides & Data Plans – 2009

Content Strategist & UX Writer: ICBC for Automotive Insurance – 2008

B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Completed 767 tasks in Workfront in 12 months: Content strategy, copywriting, copyediting, UX writing, and Sitecore personalization (target audience) for global IT company network for partners.

Get sales insights on your existing customers

Some 78 million businesses need digital transformation.* Tap into this market with CloudAscent, which uses data-driven analysis to reveal existing customers who are ready to buy.

Get your report

CloudAscent—build customers for life

Get data-driven insights into your existing customer base

CloudAscent uses machine learning on your sales and data sources to highlight new opportunities and generate fresh customer propensity reports monthly.**

Learn how CloudAscent works

Download your customer opportunity reports

High-propensity customers you've transacted with will appear in your report on Partner Center.

Access your leads

Reach your leads with our go-to-market (GTM) sales plays

Quickly and easily deploy GTM campaigns to educate and nurture your customers to drive engagement and close more deals.

Get sales plays

See a quick demo of how CloudAscent works

Learn how to take advantage of untapped opportunities and access the customer leads and data-driven insights you'll find in your CloudAscent reports.

Watch the demo

Align your sales outreach with customer intent

CloudAscent calculates your customers' intent to buy and sorts them into four clusters. Prioritize the "Act Now" and "Evaluate" clusters, as they are immediate sales opportunities.

Act now
Activate your sales team and tele-agents to reach out to sales-ready customers.

Evaluate
Engage marketing-ready customers with targeted multichannel campaigns.

Nurture
Target interested customers with ready-to-use awareness campaigns.

Educate
Monitor intent and inform using broad-focus digital marketing campaigns.

Drive demand with automated go-to-market campaigns

Digital Marketing Content on Demand provides automated marketing technology to help you create campaigns, capture contacts and close sales through consistent online engagement at no cost.

Start your campaigns

Launch sales campaigns with ready-to-go assets

Save time educating, nurturing, and closing deals with customers. Use these high-quality, customizable go-to-market campaigns to help boost your sales.

Explore assets

Get your personalized CloudAscent reports now

Download your reports

Visit Partner Center monthly** for fresh reports

Download your reports

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B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Collaborated with global IT company teams in product, marketing, software development and Avanade SMEs for the content strategy, copywriting, copyediting, and UX writing of certification training.

Discover best practices for Viva Topics

Use this seven-step checklist of best practices to launch Viva Topics, identify improvement areas, and find roadblocks.

1. Assess your current governance model.
2. Perform permissions planning.
3. Develop strategic ownership & budget.
4. Assess your content readiness & category of topics.
5. Check your SharePoint usage reports.
6. Review search connectors & search improvements.
7. Consider a pilot of topic management or content processing features.

There are several key questions to consider before launching Viva Topics:

- Are there specific sites with sensitive data you don't want Topics to be discovered from All Sites or All except sites with sensitive data?
- Is there sensitive data that need sensitivity labels to ensure it isn't discovered?
- Who should be able to see the Topic insights?
- Who will be managing and creating Topics where required?
- What do you want to be the URL of your Topic center? You will need to provide a SharePoint address.

Step 1: Assess your current governance model

Understand and define the business problems and objectives to address for your knowledge strategy by looking at:

- What is the knowledge culture, how do people share and collaborate, where does innovation happen?
- What and where does knowledge currently sit in your organization? Where are the gaps and overlaps across organizational departments, geographies, applications, and repositories? This should include tacit and explicit knowledge, structured and unstructured content.
- What solutions have you already implemented, which are adopted, where are overlaps and gaps and how can Viva Topics help streamline knowledge and put people in the center of knowledge?
- What are the different common types of topics? Some options include project names, customers, and products.

Step 2: Perform permissions planning

Viva Topics respects the permissions already set for your content across Microsoft 365. Beyond standard team or site permissions, use sensitivity labels or data loss prevention to restrict access to content. Also, periodically review user access to sensitive information. Use these tools to ensure your content permissions are set appropriately inside your organization. Then Topic experiences can provide useful and appropriate information.

The content inventory and user access across current content need to be managed correctly and secured. For example, a new product for a project with information about company investments should only have authorized people with access to this. If the content is on SharePoint and permissions are set to a broader group of people, sensitive information could be accidentally shared when it should be confidential.

Use best practices for security and privacy

We recommend you use these tools to ensure your content permissions are set appropriately inside your organization. Topic experiences can then provide useful and appropriate information to your users.

If there are topics you want to exclude entirely from topic experiences, you can also:

- Exclude sensitive SharePoint sites from topic discovery. Content in these sites will not appear in topic experiences.
- Exclude topics by name. Topics explicitly excluded will not appear in topic experiences.
- Have Knowledge managers remove topics in the topic center.

We recommend these security and privacy best practices:

- Recruit Knowledge managers from different areas of your organization with a variety of expertise - and access to the underlying content used by AI. This can help you curate the most useful knowledge for your users and remove sensitive information if found.
- Set up a workflow for requesting changes. Knowledge managers or team or site owners should have a process to request exclusion of topics or sites as new projects are started within your organization or if they find content with inappropriate permissions settings.
- Be aware of the audience and the sensitivity of information when creating topic descriptions. These descriptions may be visible to users who don't have permissions to the source content for the topic. While you can change the permissions on individual topic pages to narrow access to a specific group of users, we don't recommend this approach because of the high degree of administrative effort required.

Step 3: Develop strategic ownership & budget

For Viva Topics general best practices, develop strategic ownership and budget associated with operating the technology for leadership approval. Ask yourself:

- Should we start with a limited pilot or limited roll-out?
- How should we move forward with purchasing Viva Topics?
- What licensing considerations are required for Viva Topics?
- What's the process for securing resourcing for this effort?
- What's the applicable business use case to focus on to determine appropriate value and ROI?

Step 4: Assess your content readiness & category of topics

Perform an analysis of your current environment. This analysis is known as a Content Inventory, which will give you a clear picture of all your content, indicating what you have and highlighting what's missing. Improve the network by adding topic definitions, editing connections and category of topics.

Step 5: Check your SharePoint usage reports

Analyze SharePoint usage by pulling SharePoint usage reports. These reports will provide insights into how specific regions or departments are utilizing SharePoint and Office 365 from the SharePoint server to share with your team.
The Analytics Processing Component generates two reports based on usage event types:

- Popularity Trends show usage event statistics for a site collection, site, or individual item in a library or list.
- Most Popular Items show usage event statistics for all items in a library or list.

The reports are broken down per usage event type. The default usage event types are as follows:

- Views: number of views for a single item, page, or document.
- Recommendations Displayed: number of times an item, page, or document is displayed as a recommendation.
- Recommendations Clicked: number of times a single item, page, or document was clicked when it was displayed as a recommendation.

Step 6: Review search connectors & search improvements

Viva Topics uses Graph content connectors in the Microsoft and partner ecosystem to connect and push items into the Microsoft Search index. The basic process includes the following steps:

1. Add a Graph content connector in the Microsoft 365 admin center.
2. Name the connection.
3. Configure the connection settings.
4. Manage search permissions.
5. Assign property labels.
6. Manage schema.
7. Refresh settings.
8. Review connection.

View the list of resources at the end of this module for information on how to configure Graph content connectors*.

Step 7: Consider a pilot of topic management or content processing features

Before rolling out Viva Topics to your entire organization, consider testing its topic management or content processing features with a pilot group of users. Set clear goals, decide on a pilot period length, choose your champions, and develop an onboarding and communications plan.

Next unit: Knowledge check

Check your knowledge

1. Which of the following statements is not a best practice for planning your Viva Topics deployment?

- Recruit knowledge managers from different areas of your organization with various experiences.
- Use your existing permissions strategy for your Microsoft 365 content.
- Determine who your topic contributors are early in the process.

2. Which of the following statements is true for topic cards in Modern SharePoint pages?

- Topics cards are only available for modern SharePoint pages.
- Modern SharePoint pages control who can access the content for topic cards.
- Microsoft Search, which is used to index topic cards, can only search modern SharePoint pages.

3. How does Viva Topics control access to knowledge content?

- Viva Topics lets all users see all content.
- Viva Topics are only visible to Knowledge managers.
- Viva Topics respects your existing permissions and access settings.

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B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Interviewed the CEO and CTO of Tonic Games Group with Avanade SME on the enormous success of the Fall Guys launch and wrote the article for the game developer audience.

Record-breaking Fall Guys scales faster with Azure

Mediatonic launched *Fall Guys: Ultimate Knockout*, a battle royale game in August 2020. *Fall Guys* sold more than 11 million copies on Steam alone and is the most downloaded PlayStation Plus title ever. To support this massive volume of players and increase the rate to iterate new features and content, Mediatonic uses Microsoft Azure Kubernetes Services (AKS), Azure Cosmos DB, Azure DDoS Protection, and Azure DevOps.

"Fall Guys exceeded all expectations at launch. It sold more than 11 million copies on Steam alone and ranked as the most downloaded PlayStation Plus title ever. Azure provided all the reassurance we needed to scale elastically and quickly."

Adam Fletcher: Chief Technology Officer, Tonic Games Group

Massive success at launch was well beyond expectations

Mediatonic Games, a studio under the Tonic Games Group umbrella, developed *Fall Guys: Ultimate Knockout* as an internal pitch to publishers. Inspired by chaotic classic TV game shows such as Takeshi's Castle, it featured fun, simple, and easy-to-render jellybean characters. Once publisher Devolver picked up the game, *Fall Guys* released on PC and PlayStation 4 in August 2020.

Fall Guys launched with massive success during the COVID-19 crisis, with player numbers well beyond expectations. The Mediatonic team quickly ramped up to develop even more enticing content and opened another studio location in Leamington Spa, a well-known hub for the United Kingdom gaming industry. The studio is estimated to create an additional 60 jobs by 2022.

COVID-19 lockdowns had a significant impact on immediate demand for *Fall Guys*, with people often stuck at home and seeking relief and connection through an engagingly whimsical game. Its popularity accelerated franchising plans, shifting to three to six months instead of 12 months, while focusing on delivering new features to the playerbase—more levels, costumes, and customizations—with the audience providing constant feedback. Ultimately, Mediatonic is looking to reach as wide an audience as possible and continues to collaborate with high-profile IP holders, with plans to scale even faster.

Mediatonic had a long history of using multiple cloud platforms and a wide range of services, including fully managed, serverless, platform as a service (PaaS), and infrastructure as a service (IaaS). The team packages code as containers so that it can run practically anywhere. The primary requirements were:

- Container services for Kubernetes clusters
- A multi-model database that scales rapidly with zero downtime
- Solution for detecting and mitigating distributed denial-of-service (DDoS) attacks on the gaming platform
- Automation of software development and IT operations

To continue to meet the needs of *Fall Guys*, Mediatonic adopted these Microsoft Azure solutions:

- Azure Kubernetes Service (AKS)
- Azure Cosmos DB
- Azure DDoS Protection
- Azure DevOps

Thanks to this cloud architecture, the company can rapidly grow and scale operations.

Supporting an enormous resource quota at launch

Although Mediatonic had launched large-scale games with well-known IPs with Microsoft in previous years, nothing was on the sheer scale and profile of *Fall Guys*. "*Fall Guys* exceeded all expectations at launch. It sold more than 11 million copies on Steam alone and ranked as the most downloaded PlayStation Plus title ever. Azure provided all the reassurance we needed to scale elastically and quickly," says Adam Fletcher, Chief Technology Officer, Tonic Games Group.

With the scalability of the Azure platform, Mediatonic can avoid paying for costs during quieter periods, but ramp up to meet enormous demands when needed. At the peak growth for *Fall Guys*, more than 25,000 people logged in every minute, with 2,000 new accounts created, and 1,000 new games started.

"When we launched *Fall Guys*, the game just exploded! After having conversations around how big this could get, we asked for the highest quota within reason from Azure. They provided that without a lot of additional processes," says Craig Bendell, Technical Director, Mediatonic Games.

Delegating infrastructure needs for small development teams

Mediatonic decided to use AKS based on its small platform engineering team and the need for a robust service-level agreement (SLA). The team wanted to take advantage of scalable Kubernetes architecture without having to dedicate a lot of effort to operating the infrastructure. At the time of evaluation, the company found AKS to be a much more mature offering than other options.

Ben Constable, a Principal Platform Engineer at Mediatonic, reveals, "Mediatonic already had some experience deploying unmanaged Kubernetes, but that created a lot of overhead for our small team. We found AKS to be the right solution for us because it is stable and provides a great experience with Azure support. It also allowed us to benefit from interoperation with other Azure services."

Mediatonic also chose Azure Cosmos DB as a multi-model database that scales infinitely as far as quotas will allow, with zero downtime. The company received hands-on help from the Azure team to implement perimeter protection for the system, using Azure DDoS Protection after launching. Azure architects highly recommended this service to detect and mitigate DDoS attacks on the gaming platform.

Combined with application design best practices, Azure DDoS Protection automatically detects and mitigates DDoS attacks on the *Fall Guys* platform. From the perspective of Mediatonic's server engineering team for platform and game service, all the hard work is handled by Azure, leaving the team more time to focus on creating award-winning games.

Shifting Kubernetes management to AKS

Mediatonic already had experience building and deploying applications using Kubernetes and scaling deployments to expected load. With AKS, the company can take advantage of its cluster's auto-scaling, so it gets all the benefits of a highly scalable, robust architecture without spending a lot of time on maintaining and deploying the infrastructure. Mediatonic uses Azure to take care of all basic "plumbing" concerns, such as managing Domain Name System (DNS) records. Mediatonic knew that since AKS comes with Azure SLAs, it was the right choice for solutions requiring highly resilient services.

With AKS, Kubernetes orchestrates virtual machine clusters and schedules containers to run on those virtual machines based on each container's available computing resources and requirements. The basic operational units for Kubernetes are containers, grouped into pods to be scaled to the desired state.

"It was an incredible load off our shoulders, having hands-on help from the Azure team," says Bendell. "A Kubernetes cluster was about to go out of support, and our timelines didn't allow us to complete the transition to a new version of Kubernetes or to a new cluster in time. Azure gave us top-notch support for that specific cluster for the extra few days we needed."

Enabling agile teams to focus on building games

With AKS, Mediatonic's agile team can concentrate on building game services rather than maintaining its platform. Kubernetes is an open-source orchestration software for deploying, managing, and scaling containers. Since AKS can easily define, deploy, debug, and upgrade complex Kubernetes applications, Mediatonic's server engineering teams could accelerate their time to market, and focus on writing their application code and delivering new functionality to players.

Minimizing latency while reducing costs

Mediatonic selected Azure Cosmos DB as a fully managed NoSQL database for modern app development. Single-digit millisecond response times, automatic and instant scalability, and the SLA assure high availability. Azure Cosmos DB also provides faster app development and greater productivity, removing database administration through automated monitoring, management, updates, and patching.

Fall Guys deals with different data types and uses Azure Cosmos DB to store a variety of player metadata, such as profile info, inventory, and stats. Azure Cosmos DB can replicate data across multiple datacenters for latency and increased resilience.

The team can also configure Azure Cosmos DB consistency levels from very strong to eventual consistency. Lower consistency levels are useful to optimize solutions for the speed of writes. Higher consistency levels are useful for more critical information. Azure Cosmos DB offers five well-defined levels: strong, bounded staleness, session, consistent prefix, and eventual. Mediatonic's application developers can optimize their solutions for speed of writes or consistency of reads across all nodes using different consistency levels. These consistency levels are region agnostic and guaranteed for all operations regardless of the region from the reads and writes, the number of regions, or whether configured with a single or multiple write regions in the Azure Cosmos DB account.

"Mediatonic already had some experience deploying unmanaged Kubernetes, but that created a lot of overhead for our small team. We found AKS to be the right solution for us because it is stable and provides a great experience with Azure support. It also allowed us to benefit from interoperation with other Azure services."

Ben Constable: Principal Platform Engineer, Mediatonic Games

Achieving faster game development with Kubernetes

The modern agile development practices used by Mediatonic involve release planning, continuous integration and continuous delivery (CI-CD), continuous testing, and constant monitoring and feedback, all of which translate to a faster time to market for *Fall Guys*. Teams rely on Azure DevOps to manage requirements, run their teams using Agile or Scrum templates, build and test code, run CI-CD pipelines, and deploy working software.

Teams can also use any Git repositories, including ones hosted by Azure DevOps or GitHub, for their source code. From there, the build can be packaged and deployed to any container registry, like Docker Hub or an Azure container registry, or self-hosted Kubernetes clusters.

With Azure DevOps, Mediatonic's developers can manage their code's life cycle from requirements to deployment to have more time to focus on implementing the building blocks of their solution to provide new functionality to gamers. Developers can more easily contribute their code to a shared repository—both application and IaaS codes. CI-CD pipelines are extensible and can perform various tasks for the team, such as making sure the code builds, unit tests pass, and code quality meets the team's standards. This method ensures a complete function, high-quality, and maintainable code.

Automating code with pipelines in Azure DevOps

Mediatonic's team uses Azure DevOps to host their requirements, source code repository, and CI-CD pipeline to automatically handle building, testing, and deploying the code to appropriate environments. Achieving a high degree of automation means that developers can focus on the complexities of implementing game functionality. The automatic and consistent handling of routine tasks leads to a more stable and predictable system and improves the game's quality.

Server engineers push changes to their feature branches as they work on a specific user story. When ready, they can create a pull request to get their code merged into the main branch, triggering a CI-CD pipeline that packages the code as a container, pushes it into the container registry, and deploys it to a Kubernetes cluster for automated end-to-end testing.

Since Azure DevOps supports a wide variety of platforms and development environments, the Mediatonic team has developers running multiple operating systems and integrated development environments. The team uses Git tags to help control the flow of deployment of their code. Creating tags automatically builds and pushes out containers to development environments. Once releases have gone through their QA process, the full release cycle is managed from Azure DevOps.

Bringing *Fall Guys* to as many players as possible

Azure subscriptions and resource groups provide a more secure and sensible cloud resource model that help with ramp-up time for new engineers as Mediatonic continues to grow across its multiple studio locations. Azure also offers robust monitoring and logging solutions. Engineers can combine data from Azure Monitor with monitoring data from their own applications to get a unified view across the entire application stack. Mediatonic deploys Elasticsearch and Kibana on AKS to collect logging data, which couples the stability of AKS's managed service with familiar open-source technology.

Ultimately, Mediatonic wants to reach as many players as possible. *Fall Guys* offers Kudos and customizable cosmetic rewards reliably delivered to the players when they've accomplished a particular in-game task to keep players engaged. The Mediatonic team uses Azure Event Hubs to handle in-game events and respond accordingly. Using this flexible and extensive architecture, it built a framework for the design team to develop new and exciting features with content that keeps the player delighted. With Azure, *Fall Guys* can continue making headlines on Steam, PlayStation, and beyond.

"When we launched Fall Guys, the game just exploded! After having conversations around how big this could get, we asked for the highest quota within reason from Azure. They provided that without a lot of additional processes."

Craig Bendell: Technical Director, *Mediatonic Games*

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B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Content audit and strategy for RBC Sales Resource Centre and copywriting for RBC landing pages.

DOCUMENT RATING

2025-02-24
RBC Insurance
Avanade Canada

PAGE TITLE	CONTENT SOURCE URL	CONTENT DESCRIPTION	SCORING	NOTES
Sales Resource Centre	https://www.rbcinsurance.com/sales-resource-centre/	Main Home Page	D	Carousel, PDFs, drop-down lists, and links are content heavy
Reaching RBC Insurance	https://www.rbcinsurance.com/sales-resource-centre/contact-us.html	Content Page	C	Content hidden under + sign
RBC Insurance eApps	https://www.rbcinsurance.com/sales-resource-centre/digital-tools/index.html	Content Page	D	2 tabs, eApps, and PDFs on each page are too much content
Go digital with RBC eDelivery!	https://www.rbcinsurance.com/sales-resource-centre/digital-tools/index.html#tab-2	Content Page	D	2 tabs, eApps, and PDFs on each page are too much content
Forms	How to Order Forms/Marketing Materials	PDF	D	Form name is descriptive, but users can't order any docs.
Advisor Disclosure	https://www.rbcinsurance.com/sales-resource-centre/disclosure.html	Content Page	C	14 PDFs on one page
Email Us	https://www.rbcinsurance.com/sales-resource-centre/email-us.html	Content Page	C	Email form on page
RBC Insurance Wholesale team	https://www.rbcinsurance.com/sales-resource-centre/wholesaleteam/index.html	Content Page	D	Full Product Suite, Legal Disclaimers hidden under + sign
COVID-19	https://www.rbcinsurance.com/sales-resource-centre/covid19/index.html	Content Page	D	Long list of PDFs and links to pages outside of SRC
Illustration Software Archive	https://www.rbcinsurance.com/sales-resource-centre/pop-illustration-software-archive.html	Content Page	C	Long list of .exe downloads - only for PCs and not web-based
Discover RBC (Bottom of Navigation Menu)	https://discover.rbcinsurance.com/discover-and-share/	Content Page	B	https://www.rbcinsurance.com/en-ca/discover-share/
Compliance Obligations – Rules of the Company	https://www.rbcinsurance.com/salesresourcecentre/file-752508.pdf	PDF	C	Footer
RBC Insurance Sitemap	https://www.rbcinsurance.com/insurance-sitemap.html	Category Landing Page	E	Many 404 errors
RBC Insurance Sitemap	https://www.rbcinsurance.com/insurance-sitemap.xml	Category Landing Page	E	Many 404 errors
Why RBC Insurance	https://www.rbcinsurance.com/sales-resource-centre/why-rbc.html	Category Landing Page	D	Content hidden under + sign

PAGE TITLE	CONTENT SOURCE URL	CONTENT DESCRIPTION	SCORING	NOTES
Succession planning content is missing in SRC.	15% of advisors are retiring within 5 years. 76% of business owners are retiring within 10 years.			

Content Scorecard Grade Levels for Pages or Assets

Grade	Score Range	Quality Level	Definition
A	90-100	Excellent	Exemplary content that meets all quality criteria
B	80-89	Good	Strong content with minor improvements needed
C	70-79	Fair	Content meets basic requirements but needs enhancement
D	60-69	Poor	Significant issues that require immediate attention
E	<60	Critical	Major problems requiring complete revision

DOCUMENT RATING

2025-02-24
RBC Insurance
Avanade Canada

PAGE TITLE	CONTENT SOURCE URL	CONTENT DESCRIPTION	SCORING	NOTES
Sales Resource Centre	https://www.rbcinsurance.com/sales-resource-centre/	Main Page		
Reaching RBC Insurance	https://www.rbcinsurance.com/sales-resource-centre/contact-us.html	Content Page		
RBC Insurance eApps	https://www.rbcinsurance.com/sales-resource-centre/digital-tools/index.html	Content Page		
Advisor Disclosure	https://www.rbcinsurance.com/sales-resource-centre/disclosure.html	Content Page		
Email Us	https://www.rbcinsurance.com/sales-resource-centre/email-us.html	Content Page		
Why RBC Insurance	https://www.rbcinsurance.com/sales-resource-centre/why-rbc.html	Content Page		
RBC Insurance Wholesale team	https://www.rbcinsurance.com/sales-resource-centre/wholesaleteam/index.html	Content Page		
COVID-19	https://www.rbcinsurance.com/sales-resource-centre/covid19/index.html	Content Page		
Participating Life Products	https://www.rbcinsurance.com/sales-resource-centre/participatinglife/index.html	Content Page		
Illustration Software Archive	https://www.rbcinsurance.com/sales-resource-centre/pop-illustration-software-archive.html	Content Page		
Discover RBC (Bottom of Navigation Menu)	https://discover.rbcinsurance.com/discover-and-share/	MISSING PAGE		
Why RBC Insurance	https://www.rbcinsurance.com/sales-resource-centre/why-rbc.html	Category Page		
My Business	https://www.rbcinsurance.com/sales-resource-centre/my-business.html	Category Page		
DI eApp - Walkthrough	https://www.rbcinsurance.com/sales-resource-centre/_assets-custom/videos/term-eapp/eapp/popup-di-	Content Page		
RBC Insurance eApplication with eSign	https://www.rbcinsurance.com/sales-resource-centre/_assets-custom/videos/term-eapp/eapp/popup-ea	Content Page		
eDelivery Demo	https://www.rbcinsurance.com/sales-resource-centre/_assets-custom/videos/term-eapp/eapp/popup-ed	Content Page		
PWL eApplication Health & Lifestule Questionnaire	https://www.rbcinsurance.com/sales-resource-centre/_assets-custom/videos/term-eapp/eapp/popup-pv	Content Page		
e-Signature	https://www.rbcinsurance.com/sales-resource-centre/_assets-custom/videos/term-eapp/e-signature/po	Content Page		
My Orders - Error	https://www.rbcinsurance.com/sales-resource-centre/fail.html	Content Page		
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New User Registration Request - Success	https://www.rbcinsurance.com/sales-resource-centre/new-user-registration-success.html	Content Page		
Shipping Details	https://www.rbcinsurance.com/sales-resource-centre/shipping-details.html	REDIRECT		
My Orders - Thank You	https://www.rbcinsurance.com/sales-resource-centre/thank-you.html	Content Page		
Verify & Submit	https://www.rbcinsurance.com/sales-resource-centre/verify-submit.html	REDIRECT		
Group Benefits Solutions	https://www.rbcinsurance.com/sales-resource-centre/group-benefits/index.html	Category Page		
Group Benefits Solutions Forms	https://www.rbcinsurance.com/sales-resource-centre/group-benefits/forms.html	Content Page		
Group Benefits Solutions Marketing Material	https://www.rbcinsurance.com/sales-resource-centre/group-benefits/marketing_material.html	Content Page		
Group Benefits Solutions News	https://www.rbcinsurance.com/sales-resource-centre/group-benefits/news.html	Content Page		
Individual Life	https://www.rbcinsurance.com/sales-resource-centre/individual-life/index.html	Category Page		
Individual Life Conversion Privilege	https://www.rbcinsurance.com/sales-resource-centre/individual-life/conversion.html	Content Page		
Individual Life Forms	https://www.rbcinsurance.com/sales-resource-centre/individual-life/forms.html	Content Page		
Individual Life Marketing Material	https://www.rbcinsurance.com/sales-resource-centre/individual-life/marketing_material.html	Content Page		
Individual Life News	https://www.rbcinsurance.com/sales-resource-centre/individual-life/news.html	Content Page		
Individual Life Participating Whole Life	https://www.rbcinsurance.com/sales-resource-centre/individual-life/participating-whole-life.html	Content Page		
Individual Life Illustration Software Patch	https://www.rbcinsurance.com/sales-resource-centre/individual-life/pop-illustration-patch.html	Content Page		
Individual Life Sales Tool	https://www.rbcinsurance.com/sales-resource-centre/individual-life/sales_tools.html	Content Page		

SRC & WHY RBCI | MY BUSINESS | INDIVIDUAL LIFE | LIVING BENEFITS | GROUP BENEFITS | WEALTH MANAGEMENT

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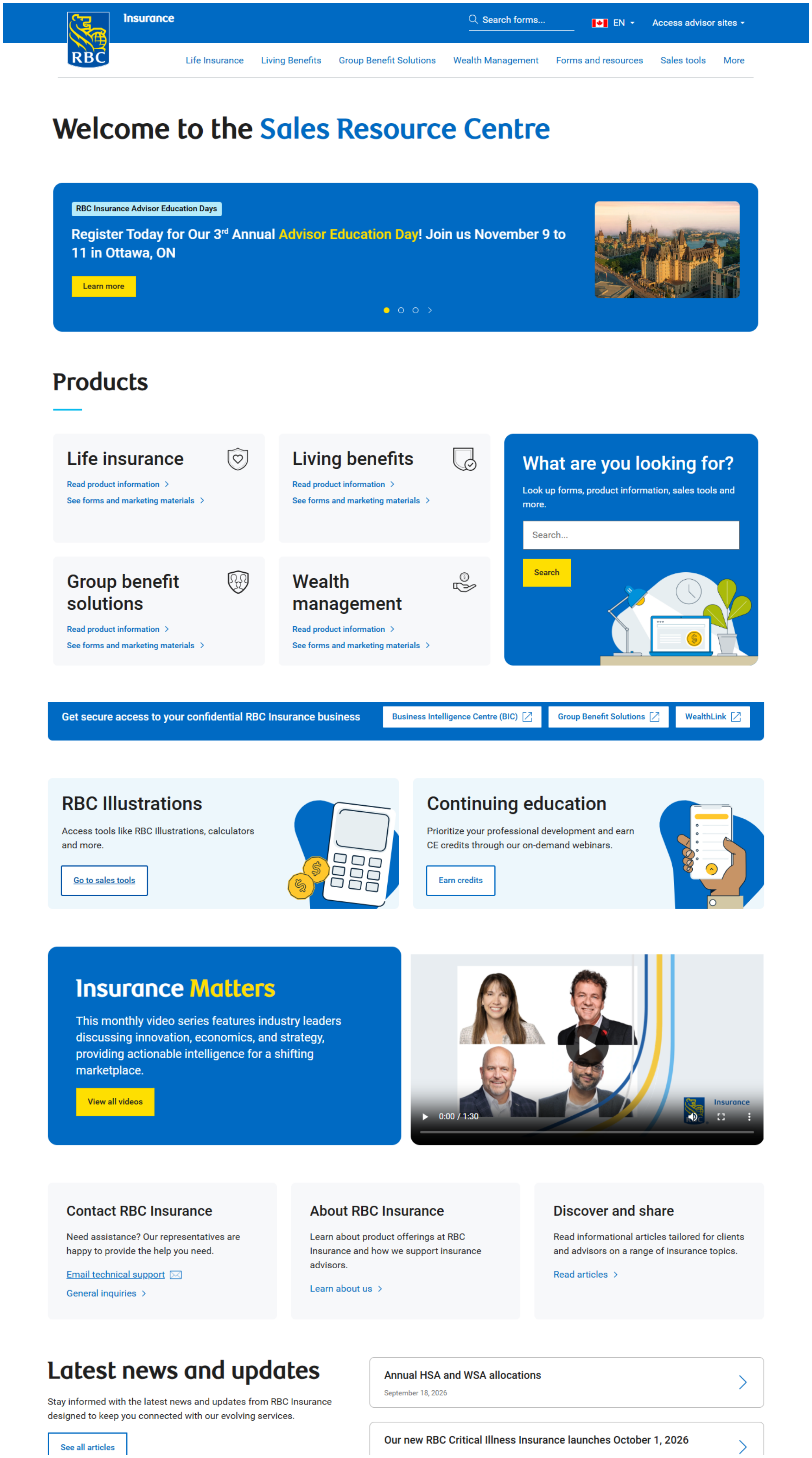
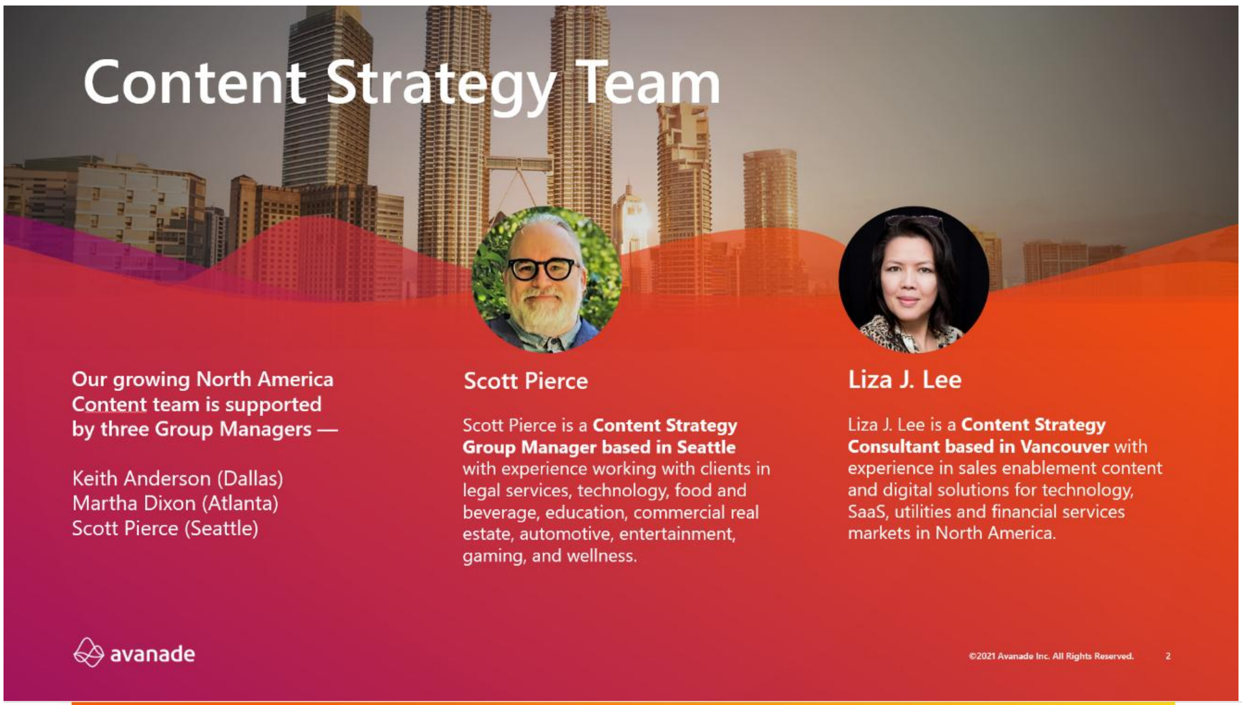
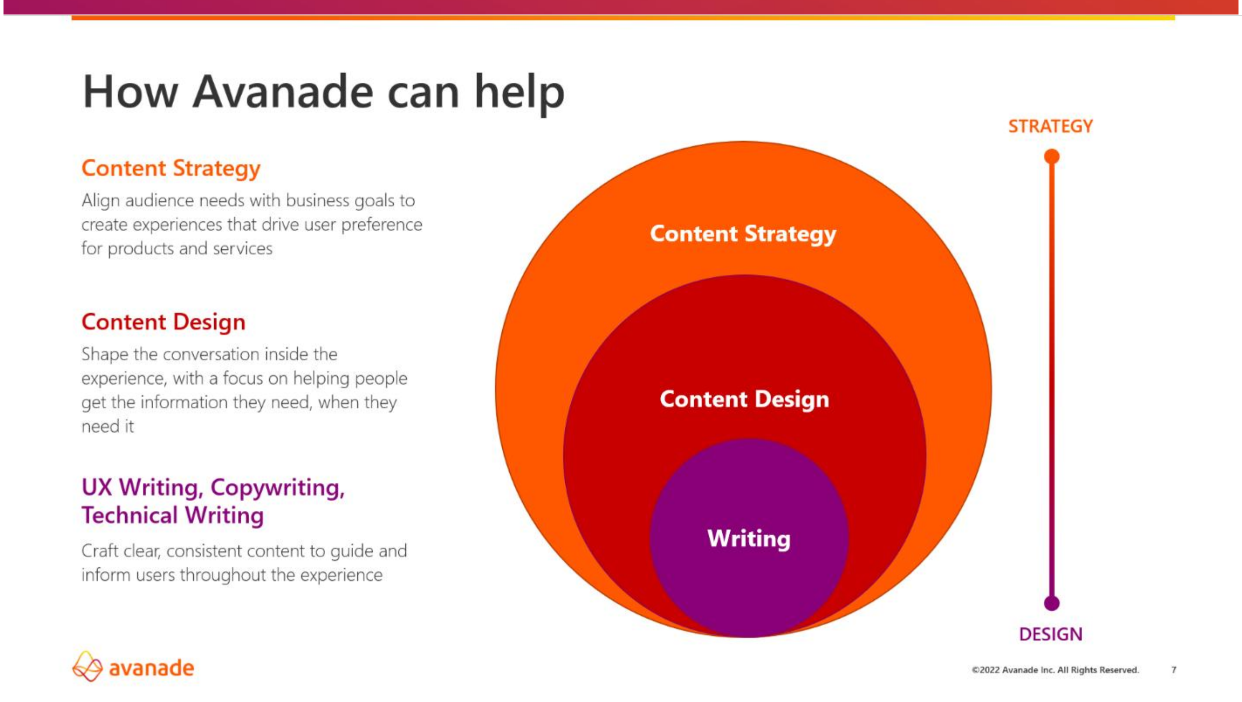
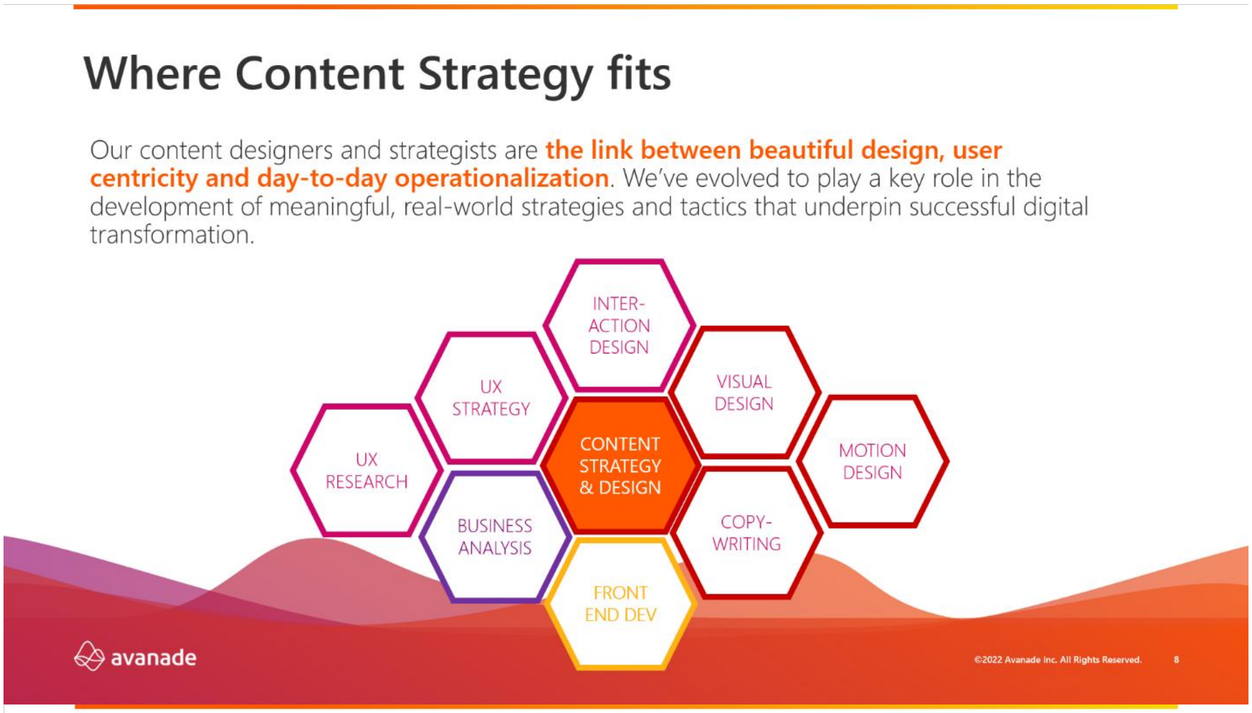


B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Staff training presentation for content strategy and UX writing at Avanade for global content team.






Where Content Strategy fits
Our content designers and strategists are **the link between beautiful design, user centricity and day-to-day operationalization**. We've evolved to play a key role in the development of meaningful, real-world strategies and tactics that underpin successful digital transformation.
INTER-ACTION DESIGN
UX STRATEGY
VISUAL DESIGN
UX RESEARCH
CONTENT STRATEGY & DESIGN
MOTION DESIGN
BUSINESS ANALYSIS
COPY-WRITING
FRONT END DEV
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Content Strategy essentials
Who are your end users? What are their content needs and preferences? How can you make content useful and usable to them, wherever and however they need it?
What is your content's point of view? What are the topics you need to address? Where and when will you deliver the content?
How does your content need to be structured for users to find it? What needs to be in place to deliver the content, wherever and however users and the business need it?
How does content move throughout your organization? What are the policies, standards, and guidelines that monitor its quality and performance? How do we determine the scope of moving to the new experience?
Analysis and Research
Strategy and Planning
Content Design
Content Governance
Content Inventory and Audit D
Stakeholder Interviews
User Research
Workshops
Content Prioritization
Taxonomy
Information Architecture D
Site Map D
Content Modeling
Technical, Copy, UX Writing D
Content Mapping
Workflows
Content Strategy Document D
Content Governance
Guidelines D
Migration Planning
avanade
D = Deliverables. These are just a sample, see the appendix for work products and deliverables
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XD Masterclass | UX writing

Is it UX writing or copywriting?

While there are distinct differences, it's easy to confuse with copywriting.

Both UX writing and copywriting have:

- Audience and product expertise
- Experience in writing
- Collaboration with designers and developers

UX writer and Copywriter Roles in the Multiverse of Madness
September 2022 | UX Planet

UX WRITING	COPYWRITING
Reason behind every word	Focus on the taste
Join project at the beginning	Join at any stage
Define tone of voice and style guide	Follow customer requirements
Team workers	Work on their own
Product team	Marketing team

XD Masterclass | UX writing

Where does it fit in? At the start.

Content and UX Strategy

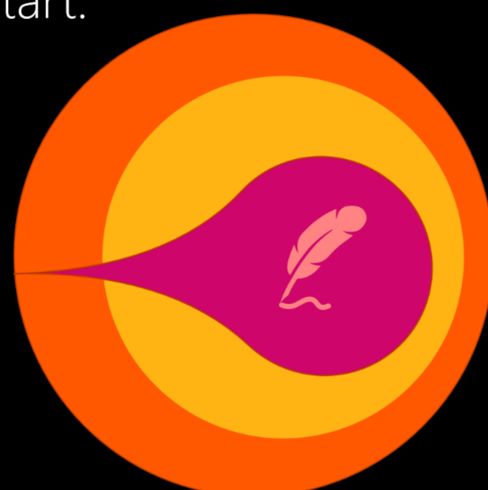
Align audience needs with business goals

Content and UX/Visual Design

Shape the conversation inside the experience

UX Writing and Copywriting

Craft clear, consistent content to guide, inform, or inspire users throughout the experience



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Identifying the right content

Identify the right types of content for the needs of a person on a journey against the business goals.

- **Top of funnel** is the stage where you improve product awareness for the user
- **Middle of funnel** focuses on converting the user with some incentive, like a free sign up
- **Bottom of funnel** is where the user is in the product, such as with a demo, app, or dashboard

UX writing process

Discover
Every member of a design team needs to understand the business case and use case for a new feature, including the UX writer

Define and Design
Design with content in mind by asking questions for user needs at each step, stage, and screen

Write and Edit
Create the words. Brainstorm, research, draft, edit, proofread, and test the UX writing

- [**BACK**]

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B2B Content Strategist, Copywriter & UX Writer for Avanade: Global IT Company – 2020 to 2025

Staff training article for Mortgage Cadence, a division of Accenture specializing in loan origination software on using Bing Chat Enterprise (BCE) with Microsoft Edge for the Tech Writing department.

Using Bing Chat Enterprise

Microsoft Edge for Work Account

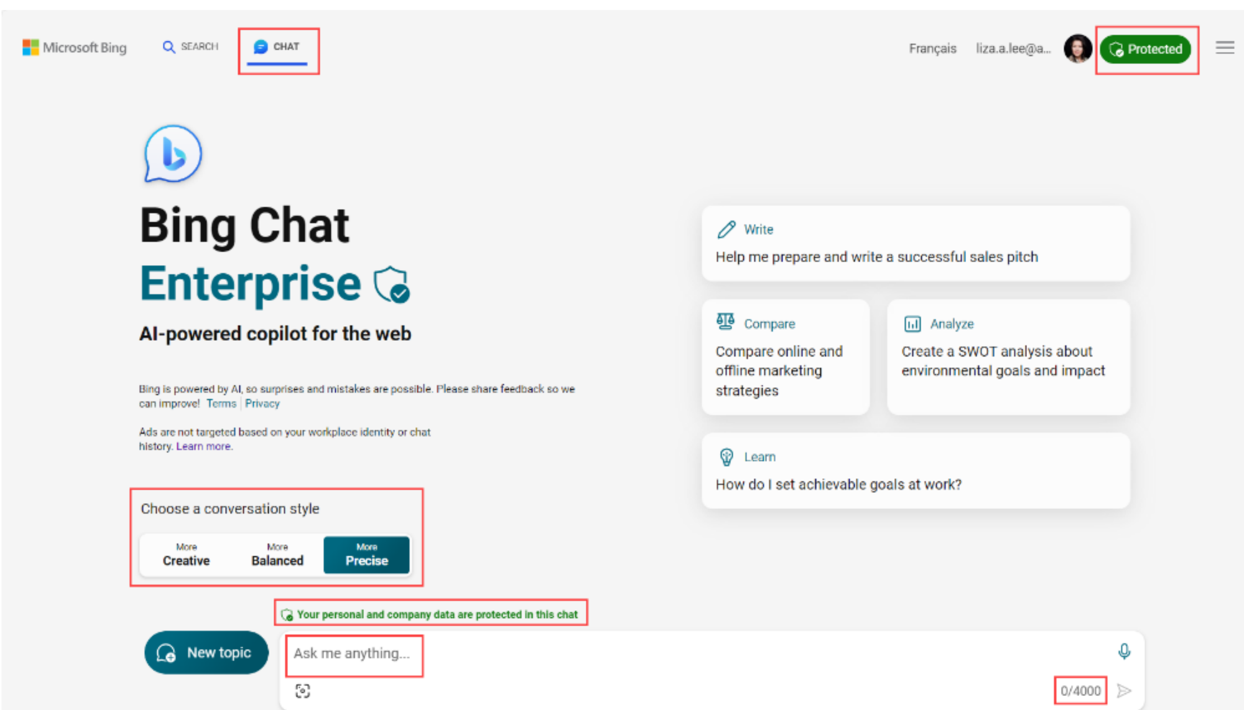
Bing Chat is a feature from Microsoft's search engine Bing that enables users to interact with the advanced language model GPT-4.

Using the Edge browser in the Bing Chat Enterprise Sidebar enables you to stay on the same tab while working with it and provides some pre-defined prompts for use.

To open the Bing Chat Enterprise sidebar, follow these steps:

1. Launch a new browser window in Microsoft Edge.
2. Ensure you are logged in with your work account at https://www.bing.com/chat.
3. Select the Bing Chat icon in the upper right side of your Microsoft Edge toolbar.
4. Choose Creative, Balance, or Precise for the conversation style.
5. Enter your question or prompt in **Ask me anything...**

This illustration displays Bing Chat Enterprise with data protection and provides up to 8,000 characters (up from 4,000 characters) in the response.



There are four basic prompts in Gen AI:

- Instruction Prompt
- Zero/One/Few Shot Prompt
- Persona or Role Prompt
- Chain of Thought Prompt

There are more advanced prompts in Gen AI.

Instruction Prompt

The instruction prompting is the most basic prompt.

PROMPT	RESPONSE
Write a poem about Bitcoin in the style of a sonnet. The poem should have 14 lines and follow the rhyme scheme ABAB CDCD EFEF GG. This style of prompting involves providing clear and concise instructions to the model on what it should do. The instructions should be specific and unambiguous, and the model should be able to understand and follow them.	In the realm of bits and bytes, it gleams so bright, (A) Bitcoin, the digital gold, takes flight. (B) No banks, no bounds, in data we trust, (A) In blockchain, a revolution, fair and just. (B) Anonymity's cloak, or speculation's game? © A currency, a commodity, in name. (D) Through highs and lows, it dances, unabashed, © In markets, dreams and fortunes dashed. (D) Yet, some see future's promise, crystal clear, (E) In code we trust, devoid of fear. (F) Though volatile, it perseveres and thrives, (E) In the digital realm, where innovation strives. (F) So, here's to Bitcoin, in circuits' song, (G) A sonnet to the brave and headstrong. (G)

Zero/One/Few Shot Prompt

Shot in the GenAI context means example:

- Zero shot - prompt with no examples.
- One shot - prompt with one example.
- Few shots - prompt with two or more examples.

Simple Shot Prompts

Zero-shot prompting is the most basic form of prompting. It simply shows the model a prompt without examples and asks it to generate a response.

PROMPT	RESPONSE
Multiply 3 x 3	3 x 3 equals 9

Complex Shot Prompts

You can use the prompt to provide more complex responses.

PROMPT	RESPONSE
Provide two use case examples for Bitcoin.	Sure, here are two examples of Bitcoin use cases: **1. **Censorship-Resistant Money****: Bitcoin provides a neutral, censorship-resistant form of money. This means that it cannot be controlled or censored by any government, organization, or individual. For example, during the Canadian trucker protest in early 2022, the Canadian banking system began to "turn off" the money of every person involved in these protests. However, Bitcoin, being decentralized and censorship-resistant, could not be controlled in this way[1]. **2. **Bitcoin Non-Fungible Tokens (NFTs)****: Bitcoin NFTs have seen explosive growth recently. The Ordinals protocol, for instance,

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	uses "inscriptions," or arbitrary content such as text or images that can be added to sequentially numbered satoshis or "sats" – the smallest units in Bitcoin – to create unique "digital artifacts" that can be held and transferred across the Bitcoin network, like any other sats[2]. These are just a couple of examples, and the use cases for Bitcoin are continually evolving and expanding.

Persona or Role Prompt

The persona can have specific traits, characteristics, and knowledge that the model should use when generating responses, including their background, experience, personality, and interests.

PROMPT	RESPONSE
Act as a 5th grade teacher and explain what Bitcoin is.	Sure, let's imagine Bitcoin as a kind of digital money, like the coins and notes you use, but it's online. You know how you have a piggy bank at home to keep your money safe? Well, Bitcoin is stored in a digital wallet. Now, imagine if you could make your own money. That's kind of what Bitcoin is! It was created by people on computers solving complex puzzles, a process called mining. But don't worry, no actual digging is involved! The cool part about Bitcoin is that it's not controlled by any government or bank. It's decentralized, which means everyone who uses Bitcoin helps to keep track of how it's used. They do this using a technology called blockchain, which is like a digital ledger or record book that's public and can't be easily changed. But remember, just like real money, we need to be careful with Bitcoin. Its value can go up and down quite a lot, and not every shop accepts it (yet!). So, while it's an exciting idea, it's not something to rush into without understanding it fully. Always talk to a grown-up if you're curious about things like this! 😊[1]

Chain of Thought Prompt

Chain of Thought (CoT) prompting asks the model to explain its reasoning.

PROMPT	RESPONSE
Roger has 5 tennis balls. He buys 2 more cans of tennis balls. Each can has 3 tennis balls. How many tennis balls does he have now?	Roger started with 5 balls. 2 cans of 3 tennis balls each is 6 tennis balls. 5 + 6 = 11. The answer is 11.

CoT for Questions

You can also ask BCE to provide CoT prompt examples:

PROMPT	RESPONSE
What are three examples of Chain of Thought Prompts with Bitcoin?	Sure, here are three examples of a chain of thought prompt with Bitcoin: Bitcoin's Impact on the Environment: Bitcoin mining is known to consume a lot of energy. How does this impact the environment and what are potential solutions to mitigate this issue?

	Bitcoin and Financial Systems: Bitcoin is often touted as a decentralized alternative to traditional banking. How does Bitcoin challenge the existing financial systems and what implications does it have for the future of finance? Bitcoin's Role in Emerging Economies: Bitcoin and other cryptocurrencies are becoming increasingly popular in emerging economies. What role does Bitcoin play in these economies and how does it contribute to their development?

CoT for Answers

After asking BCE to provide CoT prompt examples, ask it for responses:

PROMPT	**RESPONSE**
Bitcoin's Role in Emerging Economies: Bitcoin and other cryptocurrencies are becoming increasingly popular in emerging economies. What role does Bitcoin play in these economies and how does it contribute to their development?	Bitcoin and other cryptocurrencies are playing a significant role in emerging economies. Here are some key points: **1. **Financial Inclusion****: Bitcoin provides an alternative to traditional banking and monetary systems, offering a new avenue for financial inclusion[5]. This is particularly relevant in economies where access to traditional banking services is limited. **2. **Economic Stability****: The macroeconomic impact of cryptocurrencies and stablecoins has been explored by the World Economic Forum's Digital Currency Governance Consortium[1]. They found that these digital currencies could be potential drivers of financial stability[1]. **3. **Innovation and Sustainability****: Cryptocurrencies and stablecoins are seen as potential drivers of innovation and market incentives for environmental sustainability[1]. **4. **Challenging Existing Systems****: Bitcoin's disruptive potential lies in its ability to challenge existing economic systems[5]. **5. **Circumventing Restrictions**:** In emerging markets, the advent of crypto assets can circumvent exchange and capital control restrictions[3]. However, increased trading of crypto assets in these economies could lead to destabilizing capital flows[3]. **6. **Resilient Financial Ecosystems**:** The rising acceptance of bitcoin in emerging economies serves as a testament to its potential to transform weak-currency environments and create more resilient, people-centered financial ecosystems[4]. It's important to note that while Bitcoin and other cryptocurrencies offer many potential benefits, they also come with risks and challenges, including regulatory concerns and the potential for destabilizing capital flows[3]. Therefore, careful regulation and oversight are crucial.

Source: Conversation with Bing, 2023-12-05

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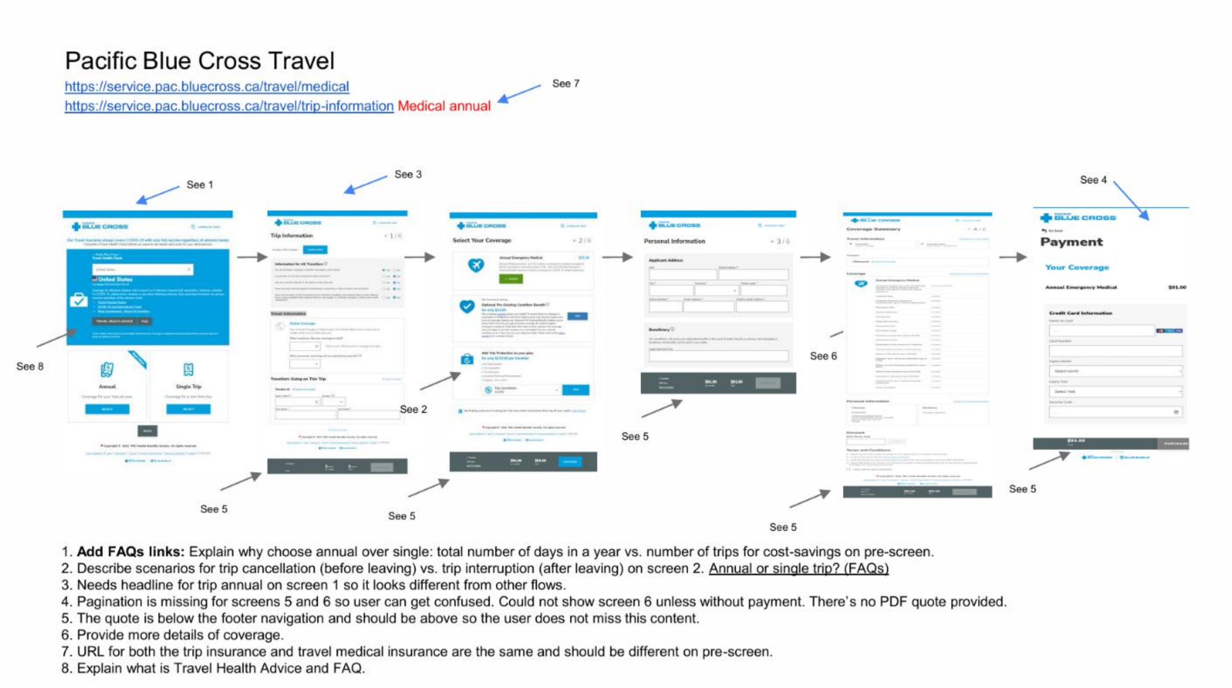
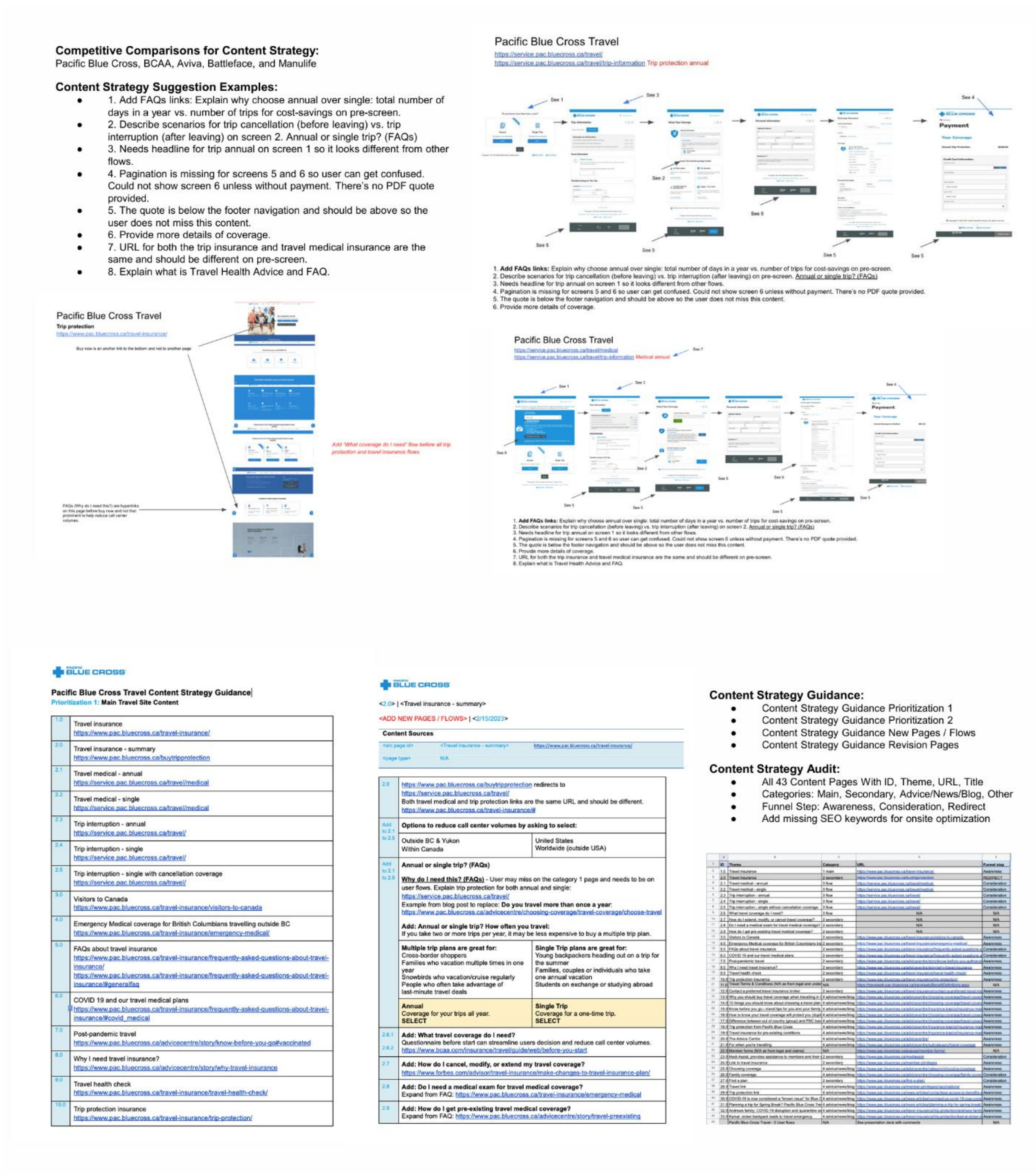
B2C Content Strategist: Pacific Blue Cross – 2023

Provided content audit, user journey analysis, SEO keywords research, and content strategy guidance for the Pacific Blue Cross digital team.

Travel Insurance: Content Audit, User Journey Analysis, SEO Keywords Research, Content Strategy Guidance



Travel Insurance: Content Audit, User Journey Analysis, SEO Keywords Research, Content Strategy Guidance



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B2B Content Strategist & Writer: Binary Stream for Dynamics 365 ERPs – 2019

- *Developed and wrote the content strategy and copywriting for Binary Stream products*
- *Managed deliverables including brief, budget, timeline and creative execution*
- *Promoted company brand, communications, case studies and white papers*
- *Optimized PPC, SEO, SEM, landing pages, emails and social media*

Multi-Entity Management for Dynamics 365 Business Central

Extend Your ERP for Multi-Entities.

Real-time Consolidated Financials

Growing your company is good. However, facing the spiraling costs of maintaining your stretched accounting system can be challenging. Whether your firm is growing by acquisition or expansion, Multi-Entity Management (MEM) makes adding a new company to your accounting set-up a breeze.
Stop wondering how your company is really performing:

- Get real-time insight into your company's health with rolled-up financial reports across all your companies
- Ability to centralize the processing of payments, receipts, invoicing, and purchase orders
- Can be deployed in the cloud, in a hosted environment or on-premise

Expertise in Microsoft Technologies

By developing entirely in Microsoft technologies, Binary Stream creates innovative solutions, added performance and security enhancements, while utilizing the same Microsoft Dynamics look and feel users know and trust. Our software development teams work in an agile framework for our Microsoft Dynamics add-ons. This enables us to deliver product releases regularly with iterative improvements.

MEM Functional Areas

- Sales
- Purchasing
- Journals
- Reporting by Entity
- Inventory
- Intercompany through Head Office • Fixed Assets
- Manufacturing

MEM Advantages

- Centralized Payment
- Centralized Receipt
- Centralized Invoicing
- Centralized Purchase Order
- Security by Entity
- Intercompany Transactions

"We were able to grow from 55 entities to 239 while saving $126,000 per year by eliminating user inefficiencies and downtime obstacles."

Bill Breitenbach IT Director, Signature Healthcare

Improve Efficiencies for Various Roles

Low Maintenance for Technical Team:

- Easy Upgrades
- Uses Cloud Resources

Full Feature Set for Users:

- Embedded in Dynamics 365 Business Central
- User and Entity-based Security
- Allocate to Multiple Entities

Centralized Processing for Managers:

- Centralized Payment Processing
- Centralized Receipt Processing

Corporate Performance for Executives:

- Insights into Entities
- Consolidated Reporting for Many Entities

Over 1900 Companies Globally Trust Binary Stream – Award-Winning ISV

Business in Vancouver: BC's Top 100 Technology Companies; PROFIT 200: List of Canada's Fastest-Growing Companies; CDN Channel Elite: Best Mid-Market Solution Finalist; and Burnaby Board of Trade: Finalist Award for Business of the Year 2018

Since 2001, Binary Stream Software has been a Microsoft Gold Certified independent software vendor (ISV) providing comprehensive industry and enterprise-grade ERP functionality to extend the capabilities of Microsoft Dynamics GP, Microsoft Dynamics 365 for Finance and Operations, and Microsoft Dynamics 365 Business Central.

Binary Stream has Microsoft's highest honor of the prestigious President's Club in 2007, 2008, 2009, 2010, 2012, 2014, 2015, and 2016, as well as ISV of the Year Finalist twice for Canada. We are among the top 5% of Microsoft Dynamics partners worldwide because of our commitment to client success.

Ready to Learn More?

See capabilities and benefits Multi-Entity Management can bring to your company.

Book a demo with one of our Account Managers today at 604.522.6300.

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B2B Copywriter for Beanworks: AP Automation for Sage Intacct ERP – 2019

Researched, wrote and edited copy for Beanworks case studies.

Beanworks AP Automation with Sage Intacct Saves Three to Five Minutes Per Invoice for Home Point Financial

Home Point Financial is a national, multi-channel mortgage originator and servicer in the United States, with corporate headquarters in Ann Arbor, Michigan. Its lending focuses on speed and consistency for our customers and partners, combined with superior customer service. The company offers reverse mortgages, conventional loans, and refinancing services. Founded in 2015, it has evolved rapidly into a distributed and diverse workforce of over 1000 employees and is licensed in all 50 states.

CHALLENGE

Accounts payable (AP) is one of the most frustrating and time-consuming parts of accounting and adopting AP automation software is a challenge across Home Point Financial's five offices with multiple time zones and multiple departments. The company was concerned with the integration of an AP automation software into its existing accounting system for a centralized AP solution and company-wide user adoption to standardize operations.

DECISION

Bill Fisher, Controller of Home Point Financial explained their decision: "We needed to look into an AP automation solution to standardize our processes, to add some more structure, to track outstanding items and report on it to give the business a standard way of operating, rather than invoices coming to them directly from a vendor or customer".

One of the most important factors in choosing Beanworks was the capability to automate the entire AP process and view AP-related data in real-time basis. For Home Point Financial, this is critical to the business as AP staff get questions constantly about the status of an invoice or payment, especially when there are rushes, outside of standard timelines.

With Beanworks, AP staff can log in and provide inquirers an instant status update anytime and in real time. Home Point Financial also trained its staff company-wide to use Beanworks so inquirers are able to check on their own for the status of invoices, approvals and payments themselves. This saves time for all AP staff, approvers, vendors and suppliers.

IMPLEMENTATION

Beanworks provides end to end AP automation for Sage Intacct, the general ledger system where all of the general ledger activity is recorded for Home Point Financial. Sage Intacct is an enterprise-grade cloud-based accounting ERP software that can deliver efficiencies and insights for companies to help them grow from their first million to their first billion.

Invoices processed through Beanworks automatically creates the journal entries in Sage Intacct, whether entering the invoice or the payment, as both systems are seamlessly integrated for a consolidated AP system. Home Point Financial Corporation AP staff can go into Beanworks for paid invoices in the networks, pull the payment, and see everything that was paid, screenshot the payments and send them back to inquirers.

AP staff could process to set up AP workflows in Beanworks, while ensuring due diligence in the Sage Intacct. This means the AP process remains the same in Sage Intacct, as data flows over to Beanworks where invoices are entered. When these are completed and approved, they flow back and sync to the Sage Intacct general ledger for a seamless process.

Regarding the effectiveness of modernizing the entire consolidated AP process, from the purchase decision to invoice approval with electronic payments, Bill Fisher, Controller says, "I can honestly say that with Beanworks, AP automation actually happened and everything we wanted from it. We did it faster than planned. So it has delivered its promises and continues to."

ACHIEVEMENTS

Beanworks lived up to its value proposition to streamline AP with "Code. Approve. Pay", enabling all AP associates across Home Point Financial to use Beanworks daily and logging into it is the first thing they do to process invoices. Also, the company's coding team uses Beanworks for accruals, to pull each invoice and make sure they were coded correctly. Finally, the AP manager and all higher-level AP associates who are the approvers also use Beanworks.

Before Beanworks, the company had a shared AP mailbox where all AP specialists could access it. They received invoices, scanned them into the AP system, and one staff would monitor the mailbox, and send out every single invoice manually via email for approvals. Then after waiting for approvals, there would be follow up emails for outstanding approvals. This was a manual and tedious process to get needed approvals. After approvals, AP staff matched the invoices to the downloaded approvals, and uploaded them into Sage Intacct. Finally, they could key in the data entry of invoices. This all took a lot of work upfront before paying any invoices.

The process before Beanworks AP automation meant AP associates were processing invoices every day of the work week. After integrating Beanworks into the AP system with Sage Intacct, AP associates can break up invoice payments into two days and work on other tasks for the other three days of the work week. Beanworks' AP automation delivered on reducing both labour and data entry errors for a consolidated AP system for Home Point Financial.

A clear view of accounts payable any time in real-time and saving time for invoice processing are the favourite features for Sarah Rehbein, AP Manager of Home Point Financial: "I can see who on the team needs help because they were off or sick, or which vendor to follow up on outstanding invoices. I no longer wonder what is missing in the email or did something get deleted. I'm able to have confidence on AP statuses, easily send out follow up emails to approvers and we save about between three and five minutes per invoice in processing."

Industry
Financial Services

Company Size
Over 1000 employees

Accounting Software
Sage Intacct

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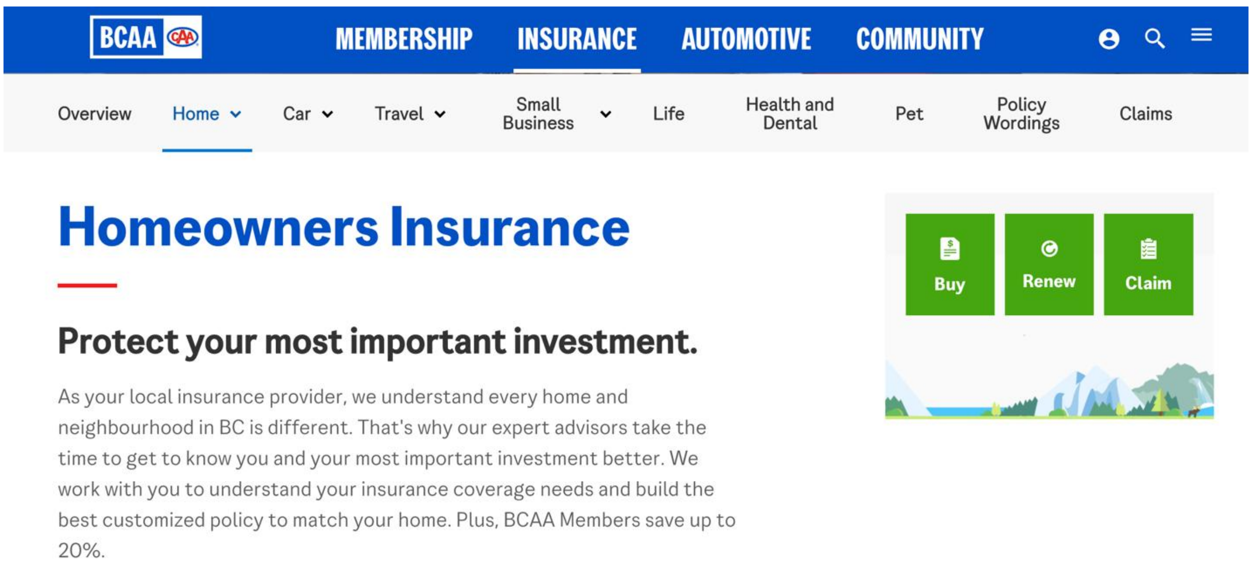
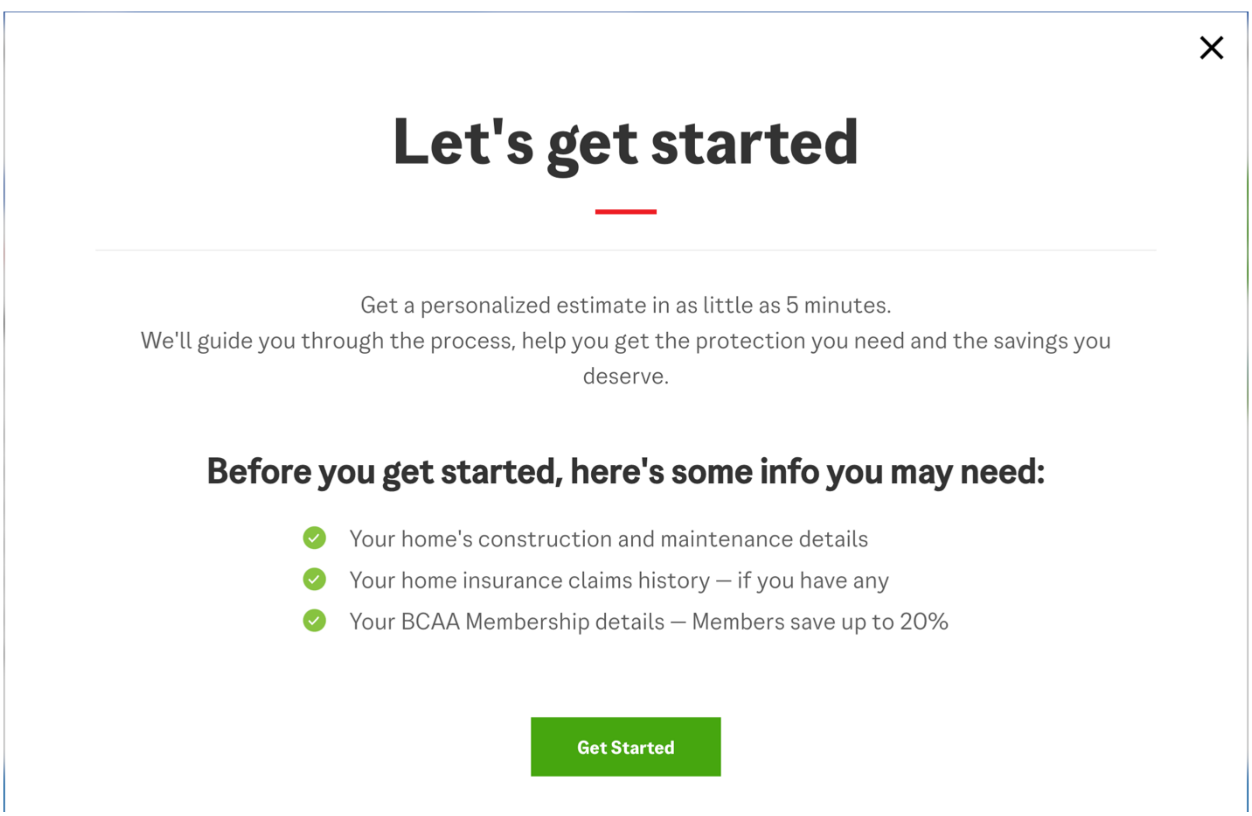
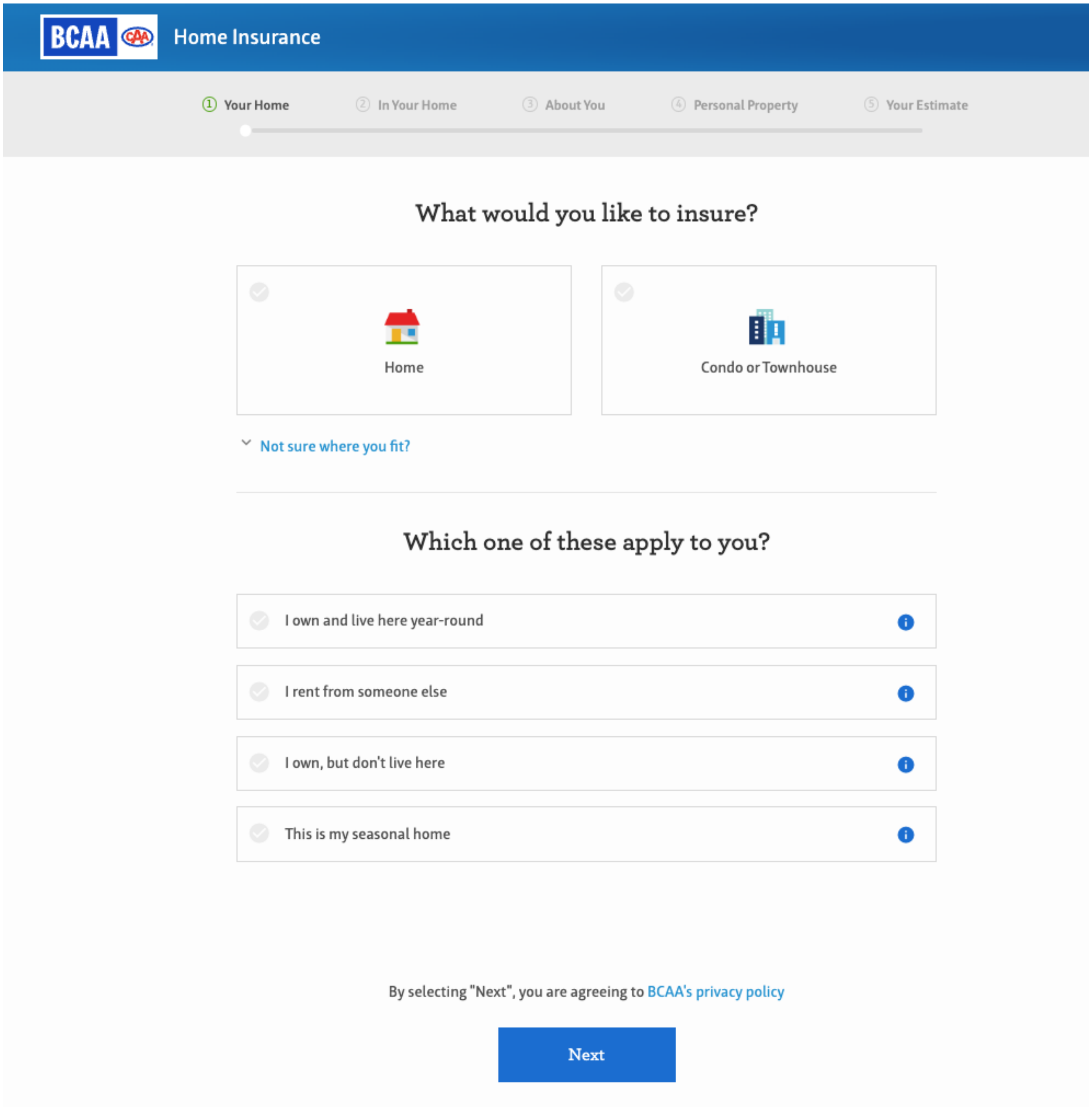
B2C UX Writer for BCAA: Home Insurance Quote – 2018

Provided UX writing for BCAA Home Insurance collaborating with product, IT, and legal teams in 2018. I previously worked for BCAA as a full-time copywriter for 12 months.






BCAA
Home Insurance
1 Your Home
2 In Your Home
3 About You
4 Personal Property
5 Your Estimate
What would you like to insure?
Home
Condo or Townhouse
Not sure where you fit?
Which one of these apply to you?
I own and live here year-round
I rent from someone else
I own, but don't live here
This is my seasonal home
By selecting "Next", you are agreeing to BCAA's privacy policy
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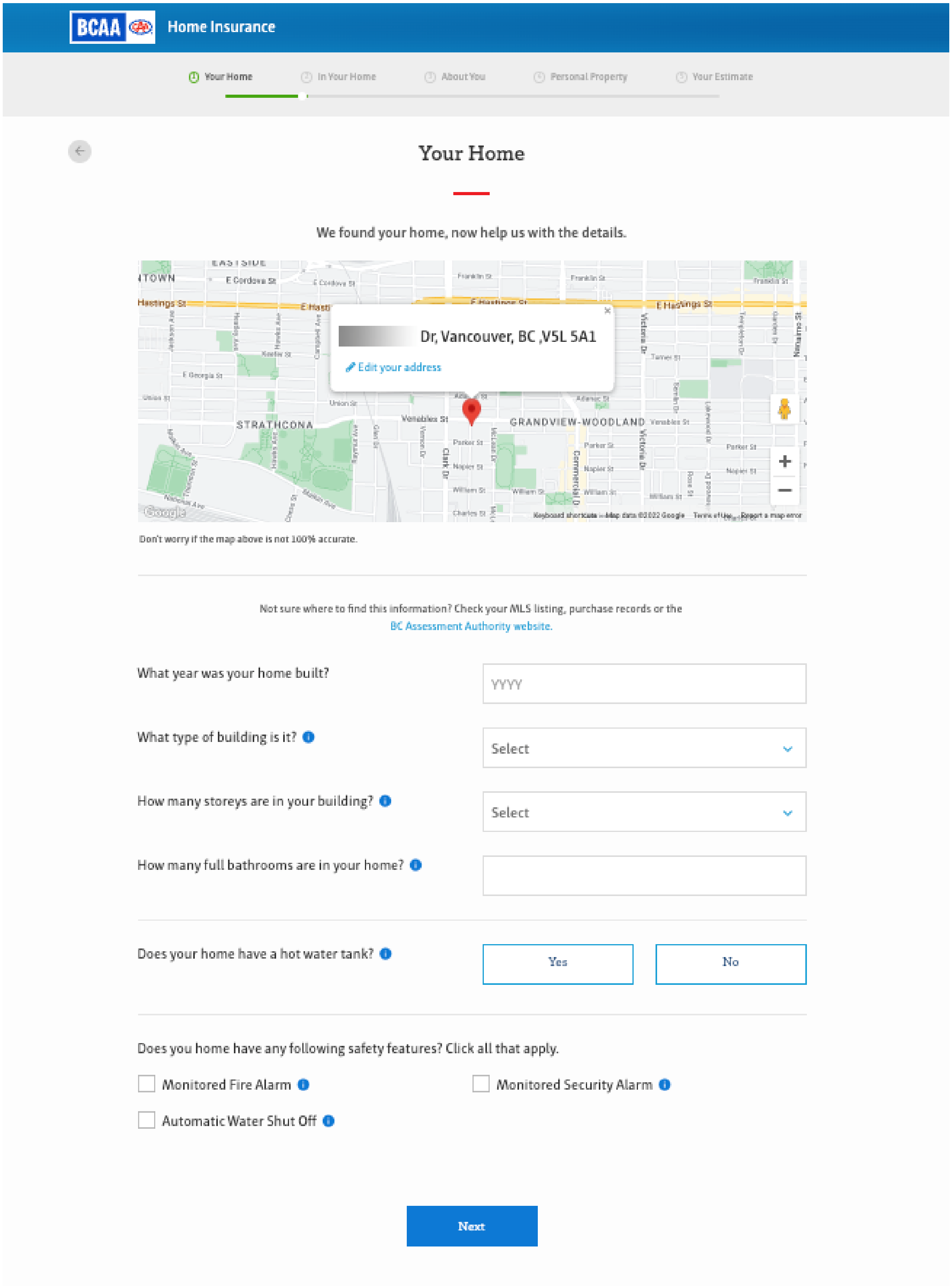

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B2B Copywriter for Symcor: Fintech Security for Financial Services – 2017

- *Thought-leadership research and writing for blog articles for fintech security.*
- *Provided employee and corporate social responsibility stories on intranet.*
- *Interviewed and edited employee LinkedIn testimonials.*

A Day in a Life of an Account Takeover Thief

Mitigating Account Takeover Fraud Losses

Account takeover (ATO) fraud detection is difficult for both financial institutions (FIs) and their customers. Often detection occurs after an adverse event when it's too late, such as when a maxed-out credit card or an emptied bank account occurs.

During an ATO fraud, account transaction patterns deviate from the norm. When signals are triggered during a data breach, FIs from banks to credit card companies, need to be alerted in real-time to immediately investigate and mitigate fraud losses.

This article exposes common ATO scenarios both offline and online, where criminals are selling real customer IDs in the deep and dark web, and the need for a robust and networked fraud alert solution across Canadian FIs to mitigate fraud losses.

Increasing Fraud Losses for Canadian Financial Institutions

The total number of victims from identity fraud in Canada was 20,611 in 2014, an increase from 17,094 in 2012 and 19,489 in 2013.[8] Criminals use stolen or reproduced information to:

- Access bank accounts, open new bank accounts and transfer bank balances
- Apply for loans, credit cards and other goods and services to make purchases
- Hide funds and avoid paying taxes through stolen or fraudulent identity

As total numbers of identity fraud rise for account takeovers, this results in greater losses for financial institutions, from banks to credit card companies:

- Account takeover fraud loss to Canadian financial institutions in 2015, increase of 75% since 2008.[9]
- Credit and debit card fraud results in Canadian banks reimbursing customers for approximately $500M.[10]
- The switch to EMV chip technology to process credit cards with embedded smart chips will cause fraud to increase up to $10 billion in fraud between now and 2020.[11]

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Why Account Takeovers Are Rising in Canada?

ATOs occur where fraudsters use parts of the victim's identity such as usernames, passwords, email and snail mail addresses, bank account information, social security numbers and more to gain access to all types of financial accounts (from banking to credit cards). The reason is financially-motivated: one compromised account is worth up to $3 each on the underground market – more than 17 times the price of a stolen credit card number, which is only 22 cents.[1]

Account takeovers target accounts created by real users and the numbers are rising:

- The Canadian Anti-Fraud Centre saw a seven-and-a-half-fold increase in mail-forwarding fraud complaints: 479 complaints in 2016, compared to 63 in 2015. [2]
- Complaints of mail-forwarding fraud in 2016 were more than seven times higher than the previous year with Canada Post. [2]
- Between May and July 2015, 57 percent of the 500 million account creations analyzed were high risk or fraudulent – up from 28 percent in February, March and April 2015. [3]

Identity criminals use a range of non-technological to technological schemes for account takeovers. Both types with examples reveal a day in a life of an account takeover thief. [4]

How Non-Technology Account Takeovers Occur

Dumpster Diving: occurs when thieves go through garbage to obtain personal identifiable information from credit card bills, utility bills, medical insurance and bank statements.

Shoulder Surfing: occurs anytime you use a password or a device that stores PIN numbers, such as at an ATM. The identity thief gets close to see you enter your PIN number and records the password. This occurs in plain sight or through a video camera setup by the criminal.

Personal Theft: Identity thieves get your personal info by stealing your wallet or purse. This occurs in both public and private spaces.

Social Engineering: is the fraudster impersonating over the telephone, or computer, uses means to deceive someone else into divulging sensitive information.

Mail Break-in Thefts: occurs when thieves target your mailbox and removes mail with pertinent information on it. A thief can take your credit card bills and bank statements – to be used to steal your identity.

Mail Rerouting: Identity theft criminals have been known to re-route your mail without your knowledge or permission by submitting a change of address to Canada Post for ID theft either to a residence or a business address:

- After a mail rerouting notice, Hamilton received a letter from the Bank of Montreal, thanking her for applying for a Mastercard. A female criminal had shown up at a Canada Post branch with a driver's licence in her name and requested the address change. This was due to a third party opening up her letter to cancel her driver's licence.[5]

- Jay Bigam checked his Canada Post mailbox to find to his surprise a notification he had forwarded his mail to another address. Bigam was also the target of two tax return frauds, and a few fraudulent credit card applications in the past decade. He now pays for a credit monitoring service to alert him whenever his identity is being used.[5]

How Technology Account Takeovers Happen

Skimming: The recording device reading your credit card information from the magnetic strip on the back of the card records the card's code numbers onto another electronic storage device to make a copy of your card.

Pretexting: A thief has done prior research on your personal information, calls you on the phone, and leads you to believe they are a business requiring your personal ID.

Man-in-the-Middle Attack: This theft involves criminally intercepting communication between two parties and recording the information without the parties' knowledge to steal user identities.

Phishing Schemes: This occurs through cell phone messages, social networks, emails, text messages and snail mail. The following are the common phishing schemes.

Technology-based Phishing Cases to Watch

Pharming: A hacker tampers with a website host file or domain name system so that URL address requests are rerouted to a fake or spoofed website to capture personal identifying information to commit identity theft. The victim thinks they are on a trusted website, and enters personal information: credit card numbers, social security numbers and addresses.

Vishing: Voice phishing occurs when the thief contacts you over the telephone. The schemer impersonates legitimate organizations such as a government agency, a financial institution or a payment services organization to get you to disclose your personal identification.

Search Engine Phishing: Thieves create websites with "too good to be true" offers, products, and incentives that are found searching for these on search engines. The visitor is persuaded to give up his or her personal identifying information to take advantage of the offer.

SMiShing: The identity thief sends spam text messages posing as a financial institution or other legitimate entity. The text message tricks you to believe there is a serious emergency that will cause you to suffer financial losses or fees if there is no response. This leads you to disclose personal identifying information by clicking on the link on the text message.

Malware Phishing: The thief attaches a harmful computer program called malware made to look helpful onto emails, websites, and other electronic documents on the Internet. The malware uses key loggers and screen loggers to record your keyboard strokes and sites you visit on the Internet, which are sent to the hacker at another location on the Internet.

Phishing Spam: The spammer sends multiple spam emails to you with opportunities for scholarships, business partnerships, or free products. In some instances, the spammer pretends to be a financial institution to trick you to provide your personal identifying information.

Spear Phishing: Spear phishers send emails to almost every employee of an organization to look like it is from the IT or HR department. For instance, the email states every employee must send their user name and password for verification purposes, giving the attacker access to your personal ID and company private information.

Where to Find Real Customer IDs on the Dark and Deep Web

Once criminals steal customer IDs, they can sell them on the dark web marketplace found on Reddit and Instagram. The Fake IDs subreddit is a community within Reddit where people can share links, accounts of their experience and information about the purchase and creation of illegal fake IDs, while Instagram hashtag #fakeID enables users to locate fake ID vendors.[6]

There is also the deep web, a collection of websites and servers inaccessible through normal web browsers. Instead, they are accessed using "Onion" links, a series of letters and numbers that form a URL that will only load through the anonymous web browser Tor at https://www.torproject.org/.[7]

Symcor's COR.IQ Fraud Alert Solution

With ATOs on the rise in Canada and fraud losses impacting both FIs and consumers, fraud alert solutions to spot unusual patterns fast are the key to combat criminals. During an ATO, financial institutions need real-time alerts to immediately investigate and mitigate fraud losses.

That's where Symcor's COR.IQ can help by sharing instant ATO data breach signals. To achieve this, the COR.IQ Platform networks data, people, and companies, by extending a single customer view to the most complete view of a customer's financial behaviour across all FIs.

Oftentimes, when a customer's credit card is compromised, other credit cards and bank accounts could be at risk. The COR.IQ fraud alert solution keeps customers safe, while helping financial institutions reduce their overall fraud losses.

Learn more about Symcor's COR.IQ platform to mitigate ATO fraud losses at Symcor's LinkedIn Page or contact us at https://www.symcor.com/en/contact-us.

Sources:

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B2C UX Writer: TELUS Mobility Online User Guides & Data Plans – 2009

- *Provided online user guides for over 500 mobile devices to reduce call center volumes*
- *Edited all TELUS Mobility data plans to improve the user flow to reduce call center volumes*

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[Create and send text message by tapping keyboard]</td></tr>
<tr><td>Box text</td><td>Standard and predictive modes
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<tr><td></td><td>Press 0 key to enter a space and accept a completed word.</td></tr>
<tr><td></td><td>Press 1 key to insert a period into your message.</td></tr>
<tr><td></td><td>Press * key to display a complete list of special characters.</td></tr>
<tr><td></td><td>Press and hold # key to open the editor settings (number mode, dictionary on or dictionary off, writing language).</td></tr>
<tr><td>Numbers (123)</td><td>To switch to numbers mode from text mode, press and hold the # key at any message entry screen to bring up the editor settings. Select number mode and the device returns to the message entry screen and switches the ABC icon in the upper left corner of the display to the 123 icon (or back).</td></tr>
<tr><td>Punctuation and special characters</td><td>While at any text entry screen, press * key to display special characters. Press * key again to cycle through all available characters. Scroll to navigate through the list of special characters. With a character highlighted, select insert to insert the character into your message.</td></tr>
<tr><td>Predictive text mode</td><td>Much faster than standard mode, to activate at any text entry screen, select options > dictionary on to activate and select the language of your choice.
Turn dictionary off to deactivate.</td></tr>
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<tr><td>Box text</td><td>Create and send text message by tapping keyboard
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<tr><td>Step 1</td><td>Press 0 key to enter a space and begin writing the next word.</td></tr>
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<tr><td>Step 3</td><td>If ? appears after a word, select spell to add the word to the dictionary.</td></tr>
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B2C Content Strategist & UX Writer: ICBC for Automotive Insurance – 2008

- *Subject Matter Expert for insurance claims and injury litigation process and regulations (Former ICBC insurance claims adjuster)*
- *Revised insurance, claims, injury and litigation content to serve personas / audiences*
- *Edited policies and procedures to reduce customer service costs*

ICBC Claims

<H1> Collision or crash claims

<summary> Whether you are a B.C. resident or a visitor involved with a B.C. motorist, you will need to report to the local police and ICBC through Dial-A-Claim. Dial-A-Claim will direct you to c.a.r. shop VALET or to an ICBC Claim Centre, where you will meet your adjuster and estimator to determine fault for the crash and determine if your vehicle can be fixed or is a write-off.

Here is the process you can expect to go through for collision or crash claims:

<H2> 1. Report to your local police
You might be required to report vehicle crashes or vehicle-related crimes to the police. While all serious crashes must be reported to the police, ask your local detachment about its preferences for reporting other claims-related incidents. Be sure to note the police file number, if available, before calling Dial-A-Claim.

If you are a visitor involved in a crash with a B.C. motorist, here is more information about making an ICBC claim. <link ICBC claim while visiting B.C. page>

<H2> 2. Call ICBC's Dial-A-Claim

After taking your report, Dial-A-Claim staff will either:

1) Handle your claim for you and direct you to an ICBC-approved c.a.r. shop VALET facility, or

2) Arrange an appointment at an ICBC Claim Centre for you to see an adjuster and an estimator.

Make an ICBC claim now. <link to make an automobile claim with ICBC page>

<H2> 3. The adjuster assesses fault for the crash

In order to determine how the claim will be paid out, the adjuster will investigate the crash. The investigation may include the following:

- Statements from all drivers involved in the crash
- Statements from all independent witnesses
- Statements from all passengers
- A detailed and written police report if available
- Other detailed reports if available

After considering all of the details in the investigation, adjusters negotiate to make an assessment of fault based on the Motor Vehicle Act and case law decisions. Here is an example of a fault assessment. <link to fault example page>

If you do not have Loss of Use, RoadStar or RoadsidePlus coverage, the fault assessment will also determine if you are eligible for a rental vehicle or replacement transportation. <link to can you get a rental page>

<H2> 4. The estimator estimates your vehicle

An estimate of repairs will be completed for your vehicle. If it is repairable, your vehicle will be repaired at a shop of your choice. If your vehicle is not repairable, it is a write-off or total loss, and you will be paid out for your vehicle. Find out more about repairs. <link to car repairable page> Find out more about write-offs <link to total loss/write-offs)

<H2> 5. Provide a shop of your choice if your vehicle is repairable

Once the estimate is completed and if your vehicle is repairable, you can have the work done by a shop of your choice. If you do not know of a shop, the estimator will provide a list of shops for you to choose from. <link to c.a.r. shop locator>

If your vehicle is not repairable and deemed a write-off, you will receive a total loss settlement and you will need to sign a salvage release. Your vehicle would then be sent to our Salvage Department where your vehicle can be properly disposed of. Find out more about write-offs. <link to total loss page>

<H2> 6. Collision deductible applies

The Collision deductible is the amount you have to pay toward repairs or costs before your insurance kicks in to pay for the rest. If the other driver is at fault, your deductible could be waived or reimbursed.

<H2> Will this collision claim affect your insurance premium?

If you are at fault for a crash, your Basic Autoplan premium may go up unless you have a long, claim-free record. The premium for any Optional insurance you have (collision coverage, for example) may go up as well. Find out more about at-fault crashes. <link to at-fault crashes>

<H2> Other costs that may result from your crash

If you are at fault, you may be subject to traffic fines and possibly Driver Penalty Points that would be additional costs. < http://www.icbc.com/licensing/lic_fines_pen_fine_chart.asp>

<H2> Claim concerns

ICBC offers several ways for you to express your concerns about a fault assessment, about being denied a claim, your settlement offer, or the way you were treated under claim concerns. <link to Claim Concerns>

<H2> Frequently asked questions for claims <link>

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