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Saving The Earth One E-Bill At A Time.

"Going Green" with Oracle Self-Service E-Billing

Reduce Your Carbon Footprint
While Transforming Customer Relationships

"FOR EVERY 38,500 BILLS PRODUCED, A TON OF PAPER IS USED, TWO TONS OF TREES ARE DESTROYED, 65,000 LITRES OF WATER IS USED AND 2,500KG OF GREENHOUSE GASES ARE EMITTED."
(NEXT GENERATION POWER & ENERGY)

Imagine having to mail your customer's phone bill in a box—because it is 300 pages long. With the virtual world we live in today, this has become the bleak reality for businesses. Many service providers itemize bills with not only the phone calls and text messages, but also with every data transfer when the handset connects to the network. That adds up to bills with a lot of data and a lot of money spent on print, packaging, and processing costs—all negative impacts on your bottom line.

But that's not all. Think about the message this sends your customers—certainly not a positive one about being environmentally friendly and socially responsible. Environmentally conscious consumers want to do business with companies that are aware of the importance of going 'green'. Your business can make a dramatic contribution to carbon dioxide emission reductions by implementing customer self-service and E-Billing solutions that are proven to deliver the highest user adoption levels.

HIGHER ADOPTION LEVELS EQUAL HIGHER ENVIRONMENTAL IMPACT

Sheryl Kingstone, Customer Centric Strategies Director at Yankee Group, says that "well executed self-service is now a

crucial & strategic component of the overall customer-centric business strategy; customers increasingly make it their FIRST choice for customer interaction." A FIRST choice. You never get a second chance to make a first impression. What is the first impression that consumers and businesses get while visiting your site? Will their FIRST choice become their LAST choice? If your user experience is anything short of superb, it's time to re-think your Customer Self-Service strategy in an effort to increase adoption. You reap what you sow and a well-executed self-service strategy will reap you tremendous benefits. Benefits like making a positive environmental impact on our corroded environment, increasing profitability, improving customer loyalty and transforming billings from mere transactions to meaningful relationships.

With an unprecedented 125 million enrolled users, Oracle's industry-leading E-Billing solutions are best suited to help your business realize the maximum environmental benefits of anything else on the market. Why? Because the success of any E-Billing offering depends on its adoption levels. Oracle's solution is uniquely positioned to yield the highest number of adopted users – in fact, our offerings are proven to garner 3-5 times the adoption levels of competing solutions.

GOING GREEN MAKES BUSINESS 'CENTS'

Customer Self-Service and E-Billing is no longer a differentiating technology, it is a necessary technology. Vendors with Customer Self-Service solutions are realizing significant cost reductions and improved

profitability. Vendors without competitive self-service offerings will find themselves unable to compete and retain customers.

For customers who enroll for online billing, turn-off paper statements, pay online, make purchases online, and seek answers to their questions online, going green makes business 'cents'. For example, a typical B2C business can save \$30 per year per customer. These savings can really add up. A typical B2B business can save thousands of dollars per year per customer. These statistics are determined by measuring the fully burdened costs to: answer the phone when the customer calls; print, package, and mail paper statements; and process lockbox-based payments.

Traditionally, first-generation solutions that have been built internally or purchased have provided low adoption rates. The results are limited or no impact to operating margins or environmental footprint. Only when companies take advantage of second-generation technology do they realize a huge spike in customer adoption and a noticeable positive impact to their overall operating margin and green impact.

SAY GOODBYE TO PAPER. SAY HELLO TO LEAFY-GREEN TREES AND HAPPIER CUSTOMERS

By converting a large portion of your paper-based communications to secure electronic communications and then realizing maximum user adoption levels, your company can achieve significant carbon credits and significant operational credits. As paper decomposes, enormous

amounts of toxic chemicals – including methane gas – are released into the air. Not to mention the millions of tons of wood and trees destroyed when you make the decision to do nothing by continuing to receive and pay paper bills offline. Doing away with that paper trail in lieu of paying online also means reduced fuel consumption by the planes, trucks and automobiles that transport paper checks.

Pressure is mounting to curb carbon emissions, contain the greenhouse effect and essentially slow down global warming by 'going green'. A recent McKinsey quarterly global survey on business and society claims that "environmental issues, including climate change, have soared to the top of the sociopolitical agenda in executive suites around the world. Executives expect that the environment will attract more public and political attention and affect shareholder value far more than any other societal issue."

The good news is that the message is resonating. Businesses and consumers are now actively seeking out ways to do their part to save the environment. Be it recycling, using CFL lightbulbs, turning off appliances when they are not in use or going to their inbox instead of their mailbox when the dreaded monthly bills are due. The E-Billing phenomenon has caught on. According to Forrester Research, in 2000, only 26% of US homes had Internet access. In 2007, 75% of US homes had Internet access and 75% of those homes had broadband/high speed access. By 2010, half of all homes that have Internet access will be paying bills on-line. Other survey results found that 2007 actually marked the first year where consumers in households with internet access paid more bills online than by check – 39% online vs. 34% paper! (Harris Interactive and The Marketing Workshop, 2007) The question is, are users going to your website to pay bills or to your competitor's website?

TRANSFORMING YOUR CUSTOMER CONTACTS

Smart companies realize the importance of stopping to take the time to consider

the people who matter the most – their customers. Why do your customers contact you? In their eyes, what aren't you doing well? Why do they do business with you? Yes, many questions, but each very important when considering the vision and strategy for your Customer Self-Service platform. Does your organization succeed or fail when meeting your customer's expectations?

Spoiled by intuitive, user-friendly sites on the Internet, today's customers expect answers online immediately and easily. Businesses today could learn a thing or two from today's leading sites. To date, most E-Billing, eCommerce and eService Customer Self-Service offerings have not followed lessons learned from these Internet sites. Too many companies still do not realize that if their online experience is not 'better-than-phone-and-paper', customers won't return to the site to conduct business. Consider the following when evaluating your solution:

How would you rate your website's ability to:

- QUICKLY & EASILY FIND LINKS TO THE TOP 15 REASONS WHY CUSTOMERS CONTACT YOU
- PROVIDE A CONSISTENT, INTEGRATED LOOK AND FEEL ACROSS THE PORTAL
- SUPPLY MORE BILLING INFORMATION AND HISTORY THAN THE USER WOULD EVER NEED
- DELIVER USER-DEFINED PAYMENT RULES THAT ALLOW THE CUSTOMER TO MAKE A ONE-TIME PAYMENT, ENROLL ONLINE FOR AUTO-DEBIT, OR MAKE A CONVENIENCE PAYMENT
- MEASURE THE EFFECTIVENESS OF CAMPAIGNS TO REDUCE CUSTOMER TURNOVER

The competitive landscape has changed - dramatically. Not only are you competing over the same customers, you are competing with state-of-the-art online usability and functionality from top sites. If you do not deliver a truly spectacular experience, your

customers will not adopt your solution. If your customers do not adopt your solution, you risk losing them while grossly negatively impacting the environmental benefits and the return on investment (ROI) of your offering.

Users need a secure, 'better-than-phone-and-paper' customer self-service experience online where they can find anything they need and have any question answered within 1-2 clicks. From the moment they sign up for E-Billing in a secure environment, they should have extensive personal bill history available with one click to analyze, sort, filter and manipulate as they deem fit. Only then will they opt out of receiving a paper bill once they have made the decision to pay online. And only then can your business say goodbye to pallets of lengthy paper invoices, return envelopes, remittance slips, paper checks and bills delivered in boxes.

And how about the paper-intensive practice of faxing marked up invoices back and forth when there is a dispute to be settled? When users realize how easy it is to conduct complex dispute adjudication online, the incessant back and forth can finally stop.

Marketeers and communications departments can also start reducing their carbon footprint by leveraging the power of the web to conduct intelligence-based promotional marketing and advertising campaigns. Online customers enable the conversion of all communications to electronic media versus paper-based media. The days of direct mail marketing are long behind us. Today, with best-of-breed online technologies that truly personalize the online customer experience, marketing effectiveness is greatly enhanced.

ANALYZE THIS: YOUR CURRENT PLASTIC, PAPER, & TOXIC CHEMICAL PRODUCTION

Think about how often you produce and distribute CDs with critical business reports on them. With Customer Self-Service functionality that provides real-time reporting & easy to use out of the box reports, toxic chemical producing plastic CDs are no longer necessary. Dashboard

ORACLE®

overview reports provide a configurable snapshot of consolidated account activities like budget summary, billing summary trend, total spend by account, and highest spender report. And specific transaction details are just one click away. Businesses and consumers can now easily organize their statements and perform in-depth billing data analysis according to the way that makes the most sense for them. With end user defined budgets and hierarchies that match organization structures, businesses can run reports in real-time to analyze usage patterns, exceptions or misuse, and conduct budget analysis.

ORACLE'S E-BILLING CUSTOMERS REAP THE REWARDS OF GOING GREEN

One of Oracle's customers implemented Oracle's Self-Service E-Billing products to empower business and consumer customers to manage their billing and account-related activity online. Not only did they achieve a 300% increase in customer adoption of E-Billing in one year, they reduced their costs by \$40 million annually, saved \$7.00 for every contact center call diverted to the self-service option on the website and eliminated the need for two new call centers. In addition to enhancing customer care, which resulted in improved satisfaction and loyalty, they also dramatically reduced their carbon footprint.

By eliminating real estate, headcount and resource requirements for two new brick and mortar call centers, this company also eliminated energy, water, emissions, waste and land consumption requirements. It is estimated that the average employee uses over 450 gallons of gas by commuting to and from the office each year. Experts estimate that by eliminating the need for these agents to commute to a centralized contact center, carbon emissions are reduced by as much as 3 million tons per year.

SERVING UP E-BILLING RIGHT AT PROGRESS ENERGY

Mike Ligett, Director of Market and Energy Services for Progress Energy, selected the Oracle Self-Service platform because it provides an out-of-the-box solution with state-of-the-art functionality,

proven scalability, and the lowest cost of ownership. Since our implementation, we have experienced an 85% reduction in customer support requirements via email as well as tremendous favorable response and acceptance. We have also dramatically reduced transaction and IT support costs."

Progress Energy is a great example of a company going green to reduce their carbon footprint while serving up customer self-service the right way. A Fortune 250 vertically integrated electric utility company, Progress Energy, has more than 22,000 megawatts of generation capacity. The company's holdings include two electric utilities serving approximately 3 million customers in North Carolina, South Carolina, and Florida. In late 2007, Progress Energy was awarded the prestigious UPN's Utility Award for CIS/CRM Excellence Program for Best Product/Service Launch by a utility for their Customer Self-Service and E-Billing solution. They are also the 2006 recipient of the Edison Electric Institute's Edison Award, the industry's highest honor in recognition of its operational excellence. In 2005, Progress Energy also received the prominent J.D. Power and Associates Founder's Award for dedication, commitment, and sustained improvement in customer service.

Progress Energy was looking to create a single, enterprise-wide and integrated customer experience across all self-service and payment channels. They had an in-house system in development to replace their existing three electronic bill payment and presentment (EBPP) vendors when Oracle proposed a 'one-stop' solution. If they integrated EBPP into one internally hosted system while implementing Oracle EasyPay for credit card and ACH convenience payments, they would avoid exorbitant internal development expenses; provide 'off-the-shelf' functionality; reduce support costs; and increase features and options for their customers to hopefully improve loyalty levels.

Over 90% of Progress Energy's electronic bill payment and presentment (EBPP)

customers have decided to shut off their paper bill option and do their part to save the environment by going paperless. Their customer enrollment in the application increased by 66% in only 18 months after deployment. There was an 85% reduction in customer support requirements via an e-mail channel and Progress Energy achieved a tangible return-on-investment (ROI) within one year of deployment. The utility saved over \$520,000 annually in payment processing costs and over \$720,000 annually in paper and printing costs.

If we measure Progress Energy's eco-friendly results of these highly adopted applications, the results are staggering. On an annualized basis, Progress Energy is saving 365 tons of paper; 730 tons of trees; 6 million gallons of water; preventing 1.85 million pounds of greenhouse gases from being generated; and preventing 354 tons of solid waste. (Based on research conducted by Next Generation Power and Energy). ■

THE ORACLE SOLUTION

While producing significant benefits to our air, water and land, Oracle's eco-friendly Customer Self-Service and E-Billing solutions increase profitability, improve customer loyalty and transform billings from mere transactions to meaningful relationships. Armed with the knowledge that usability tied to meaningful functionality was the key to driving adoption, we architected the offerings with the end user in mind. With over 125 million cross industry users, and delivering best-of-breed functionality to our customer's customers, the Oracle offerings are by far the leader in Customer Self-Service and E-Billing.

To learn more about how your company can become more energy-efficient; transform your customer contacts; and increase adoption, visit our website at: www.oracle.com/goto/self-service/index.html and tune into our Green, B2B and B2C Self-Service and E-Billing videos.

PLATINUM SPONSOR

Microsoft®

One Microsoft Way
Redmond, WA 98052
Phone: (425) 882-8080
Fax: (425) 936-7329
Email: info@microsoft.com
www.microsoft.com

GOLD SPONSORS



GENESYS®

AN ALCATEL-LUCENT COMPANY

2001 Junipero Serra Blvd.
Daly City, CA USA 94014
Phone: +1 (650) 466-1100
Fax: +1 (650) 466-1260
Email: info@genesyslab.com
www.genesyslab.com

ORACLE®

Corporate Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
Phone: (650) 506-7000
Toll Free: (800) ORACLE1
www.oracle.com



2400 Corporate Exchange Dr.
Columbus, OH 43231
www.astutesolutions.com

Phone US: (614) 508-6100
Toll Free: (877) 769-3750
Phone Europe: 44 208 757 5936
Email: info@astutesolutions.com



345 E. Middlefield Road,
Mountain View, CA 94043
www.egain.com

Trusted by Leaders™
CUSTOMER SERVICE AND CONTACT CENTER SOFTWARE
Phone U.S.: (800) 821-4358
Phone Europe: 44 1753 464646
Email: info@egain.com

Bob Fernekees,
Group Publisher
212-251-0608 x13
bfernekees@destinationcrm.com

Adrienne Snyder,
Eastern/Midwest Account Director
201-327-2773
adrienne@destinationcrm.com

Dennis Sullivan,
Western Account Director
800-248-8466 x538
dennis@destinationcrm.com

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