

ORACLE'S SIEBEL SELF-SERVICE FOR BANKING



Oracle's Siebel Self-Service for Banking enables banks to deliver personalized and interactive account e-statements to retail and corporate banking customers. These solutions serve diverse business needs and decrease service costs while offering a superior online experience to banking customers. Banks leveraging Oracle's Siebel Self-Service for Banking will experience the highest ROI with the industry's most proven solution.

KEY FEATURES:

- Multi-Statement Quick Navigation
- Print & Download Functionality
- Account transactions classification and personalization
- Expense and revenue trend graphical analysis
- Search transactions across entire statement history
- Account & Statement Aggregation
- Drill-Down to More Details
- Paper Turn-Off Support

Serving Diverse Business Needs

Oracle's Siebel Self-Service for Banking is designed to serve the diverse business needs of all of a bank's business segments and constituents. With dynamic e-statement capabilities, banks can cost-efficiently present various statements online including checking, savings, credit card, mortgage and combined account statements.

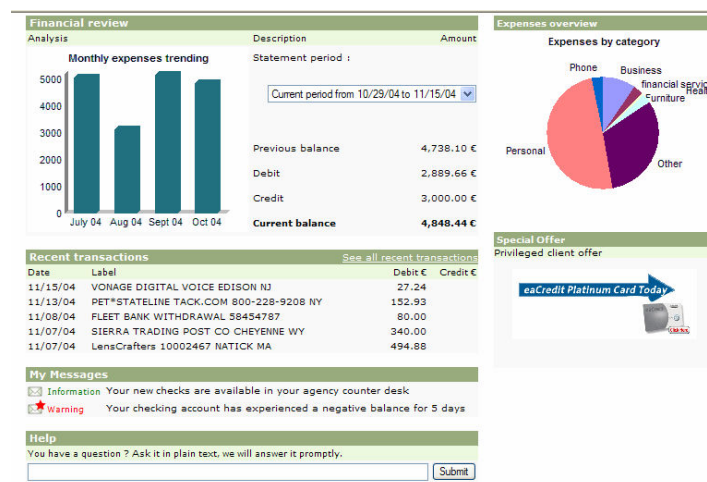


Figure 1. Siebel Self-Service for Banking Home dashboard

Key solution features include:

Interactive Statement Presentation

E-statements can be presented in both a dynamic fashion using HTML, and in a print-friendly format using PDF. When presented in HTML, e-statements provide an interactive web experience with search, sorting, filtering, drill-down and download capabilities. HTML presentation can also include embedded links, allowing customers to click-through to more detailed information and self-service functions.

Transactions Classification and Enrichment

With transactions classification and enrichment, customers can create and manage categories and then use them to classify their transactions. Where official transaction labels are often hard to relate to the actual nature of the expenses, with enrichment transaction labeling functionality, customers can enrich their transaction labels with annotations to allow for better legibility.

Revenue and Expenses Graphical Analysis

Overall revenue and expenses trending reports provide customers with an overview of the evolution of their account. Customers are able to classify their expenses and see a graphical breakdown of expenses for each category. This functionality also enables banking customers to rapidly identify expense trends and consolidate business or healthcare expenditures with related reimbursements.

BUSINESS BENEFIT:

- e-statements reduce paper statement production and mailing costs by 71%, saving firms \$924,000 annually per 100,000 customers enrolled
- Value added services attract more people on the web and boost your online customer adoption
- Online customers check their accounts / online statements 3.7 times per month vs. 1 time for paper-based account holders
 - This timely review of charges reduces losses caused by identity theft by \$4000 per instance
- From 2006 to 2010, self-service interactions will grow by 45%
 - The number of customer service agents needed over the same period will be reduced by 15% as customers move to e-statements (actual cost savings will be dependent on other factors)

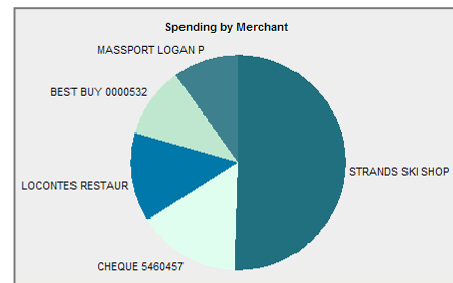
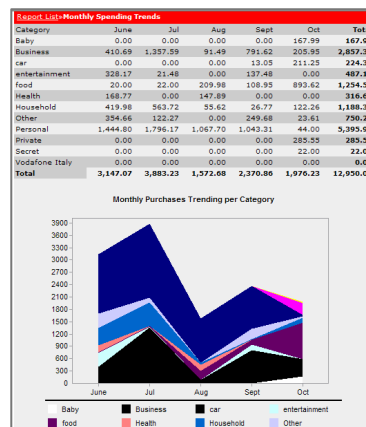


Figure 2: Trending and statement related expenditure analysis

Organization Management for Corporate Customers

Hierarchical rules-based functionality enables corporate customers to better manage their internal organization. Corporate customers can grant access to accounts and hierarchical cost centers, and review and analyze account activity.

Paperless Account Option (Print-Friendly Statements)

Banking customers have the ability to turn off paper via a managed consent model with both print-friendly PDF or HTML presentment alternatives online. Our solutions comply with regulatory requirements for paperless delivery. Our deployments have demonstrated an over 22% paperless enrollment rate.

Multi-Year Statement History and Online Archive

A disk-efficient, high performance statement archiving system gives banks the flexibility to store years of historical account statements, tax documents, and account-related communications. In contrast, alternate approaches cannot handle more than six months of statement history without degrading performance or increasing storage costs.

Flexible Download Formats

These solutions support a variety of download formats that allow customers to conveniently manage their account information offline. Customers have the ability to use personal finance management (e.g. Quicken, MS Money) or Microsoft Office (e.g. Excel, Access) applications. The applications also support OFX, QIF, CSV, XML and PDF download options.

Branch and Kiosk Access

Banks can grant branch employees and tellers access privileges to view and reprint customers' e-statements from a standard web browser, thereby expediting customer service requests. In addition, branch self-service kiosks can facilitate customers' in-branch service needs.

CSR Call Center Access

Customer service representatives (CSRs) are granted customer impersonation rights to access customers' e-statements from a standard web browser. As a result, they can view the same statement as customers and easily facilitate both online and offline service requests. The application's customer service dashboard can also incorporate additional operational data, such as personalized marketing offers and service payment history, to provide CSRs with a more comprehensive overview of the organization's relationship with a customer.

Key Customer Benefits

Banking customers that decide to leverage Oracle's Siebel Self-Service for Banking enjoy many benefits. Not only have they chosen the industry's most proven solution, but they also experience the highest return on their investment.

Most Proven Solution

Oracle is the industry leader in Self-Service. We already support over 125 million enrolled users. Oracle's Siebel Self-Service for Banking solutions consistently achieve three to five times higher end user adoption than competing offerings. Our robust, scalable and flexible architecture allows for you to achieve your maximum business growth.

Highest Return On Investment

Oracle decreases your call center costs by driving your top 7-10 customer contacts to lower cost channels. Our self-service dashboard puts the customer visibly in control and provides the answers to these most common inquiries with one click of the mouse. Additionally, Oracle's Siebel Self-Service for Banking empowers you to drive incremental revenue by providing a superior, intuitive customer user experience. Our innovative service features allow you to communicate with more customers, increase your sales opportunities, personalize offers, and breed customer retention. Our customers realize rapid and dramatic payback with an average breakeven on their investment in six to twelve months.

The Oracle Self-Service Advantage

Proven solutions. Superior Functionality. Highest ROI. For more information on how Oracle's Siebel Self-Service for Banking solutions can improve the quality of your customer care, reduce support costs, and deepen relationships with business and consumer customers, call 1.800.273.9913 or visit www.oracle.com/goto/self-service/index.html

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