

ORACLE'S SIEBEL SELF-SERVICE FOR CAPITAL MARKETS



DESIGNED TO INTEGRATE WITH EXISTING ONLINE APPLICATIONS AND CORE LEGACY SYSTEMS, ORACLE'S SIEBEL SELF-SERVICE FOR CAPITAL MARKETS EXTENDS THE CONVENIENCE OF PAPERLESS ACCOUNT SERVICE TO A FIRM'S OR CLEARING HOUSE'S ENTIRE CUSTOMER BASE.

Oracle's Siebel Self-Service for Capital Markets enables investment firms to deliver personalized and interactive account e-statements to companies such as retail brokerage, pension and mutual fund customers. These solutions serve diverse business needs and decrease service costs while offering a superior online experience to your organization's customers. Firms leveraging Oracle's Siebel Self-Service for Capital Markets will experience the highest ROI with the industry's most proven solution.

Serving Diverse Business Needs

Oracle's Siebel Self-Service for Capital Markets is designed to serve the diverse business needs of each business segment and LOB. With dynamic e-statement capabilities, firms can cost-efficiently present various statements online including monthly account statements, trade confirmations, 1099's, IRA or 529 account statements. Oracle's Siebel Self-Service for Capital Markets application combines bank and investment services statements to not only generate cost savings, but also increase customer satisfaction and loyalty.

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

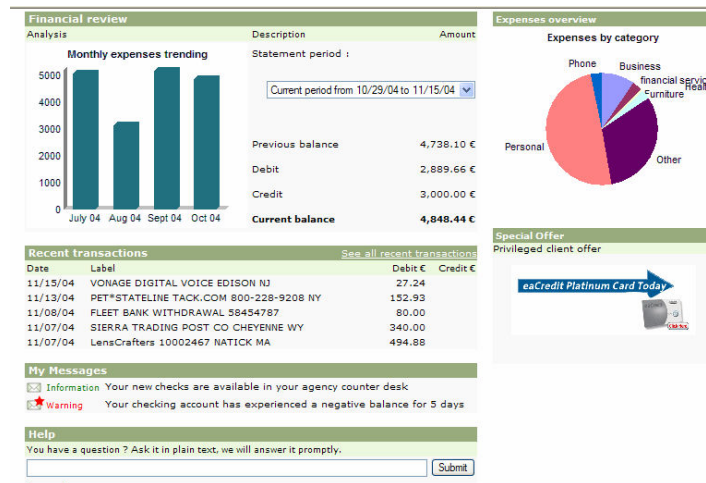


Figure1. Siebel Self-Service for Capital Markets Home dashboard

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 and drill down to more detailed information and self-service functions.

Transactions Classification

With transactions classification, customers can create and manage categories and then use them to classify their investments transactions. Siebel’s self-service applications allow customers to customize their statements to display information that is most relevant, thereby increasing retention and customer satisfaction.

Revenue and Expenses Graphical Analysis

When combined with Banking services, overall revenue and expenses trending reports provide customers with the evolution of their holistic financial picture. Customers are able to classify their expenses and see a graphical breakdown of expenses for each category and then compare with their investment activity. This functionality also enables Capital Markets customers to rapidly identify expense trends and consolidate business expenses, healthcare costs, or retirement savings with their investment goals when evaluating their long-term financial plans.

BUSINESS BENEFIT:

- Value added services attract more people on the web and boost your online customer adoption
- e-statements reduce paper statement production and mailing costs by 71%, saving firms \$924,000 annually per 100,000 customers enrolled
- 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)

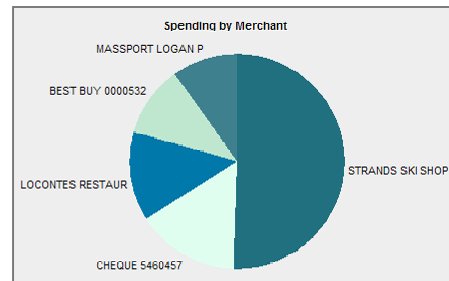
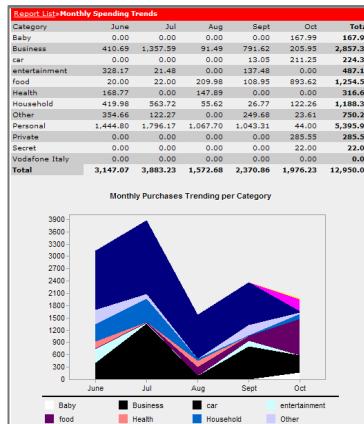


Figure 2: Trending and statement related expenditure analysis

Paperless Account Option (Print-Friendly Statements)

Capital Markets organizations 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. Clearing houses have the ability to leverage B2B relationships by offering this product as an option to broker-dealer correspondent firms, providing a new service, reducing costs, and offering a competitive advantage over other Clearing organizations.

Multi-Year Statement History and Online Archive

A disk-efficient, high performance statement archiving system gives organizations 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. Complying with document retention regulations becomes easier with Oracle's Siebel Self-Service for Capital Markets solution.

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.

Employee Access to e-statements

Organizations can grant employees and financial advisors access privileges to view and reprint customers' e-statements from a standard web browser, thereby expediting both online and offline customer service requests. The application's customer service dashboard can also incorporate additional operational data, such as personalized marketing offers and service history, to provide financial specialists with a more comprehensive overview of the organization's relationship with a customer.

Key customer benefits:

Organizations that decide to leverage Oracle's Siebel Self-Service for Capital Markets enjoy many benefits. Not only have they chosen the industry's most proven solution, but they also experience the highest return on their investment. In fact, contact center phone traffic on statement related questions is reduced by 36%. At an industry standard of \$6.25 per call, significant ROI is achieved.

Most Proven Solution

Oracle is the industry leader in Self-Service, supporting over 125 million enrolled users. Oracle's Siebel Self-Service for Capital Markets 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.

Additional 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 Capital Markets 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 Capital Markets 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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