

CUSTOMER SELF-SERVICE SOLUTIONS FOR CREDIT CARDS

KEY FEATURES

- Simple end customer enrollment
- Account consolidation and hierarchy which provides a single view of account relationship for end customers and internal users
- Immediate statement history (13+ months) upon enrollment
- End customer card activity reporting and analysis
- Integration to card processor
- Secure messaging with end customer
- Jump to page functionality for CSRs
- Up sell / cross sell with real time decisioning
- Order convenience checks
- Add authorized user
- Order replacement card
- Dispute a transaction
- Activate card
- Request pin number
- Direct bill payment
- Balance transfer
- Update profile
- Multi-lingual support
- Paper turn-off (or on) features
- One-time payment scheduling
- User-defined auto-debit thresholds
- Fee based rush payments
- Rush payments reflected on online account immediately
- Request due date change
- Loyalty program reporting
- Provide customer specific alerts and notifications
- Dynamic drill-down for bill: summary to detail
- Print-friendly bill with download option including CSV, XML, and PDF
- Prevent unauthorized access to sensitive information with user roles & permissions
- A/R Integration
- Integration with existing SSO
- Flexible UI to model your portal standards

It's all about ME! We are living in a Self-Service world. Everywhere we turn on the Internet, it's about "Me" - My News, My Mail, My Place, My Music. "MyWorld" is all about taking advantage of the Internet to bring value to your customers. With more than 125 million online active users and enabling 3 to 5 times the adoption rates of competing solutions, Oracle's Self-Service solutions are best poised for this new "MyWorld" Internet connectivity revolution.

Is your Credit Card business embracing this new revolution with offerings that cater to today's 'web savvy' consumers? It's time to think about transforming your customer contacts to deliver a superior, value-added solution that will keep your customers coming back for more. With increased adoption rates you will enjoy the highest return on investment for your solution while substantially improving your customer relationships.

Transforming Your Customer Contacts

Think about why your customers seek interaction with you on an ongoing basis? Common interactions such as receiving a paper bill, paying a bill, requesting a balance transfer, disputing a charge, among others are the primary reasons why customers typically contact you. Even though information for each customer may be unique, the process, policies, and procedures for providing a response for the top contacts are repetitive. The reoccurring characteristics of these top contacts are well positioned to be handled online. So why are you still answering the phone, sending paper bills, and receiving lockbox payments?

Many industry reports cite Internet adoption in the United States to be over 70% of households, but typical online billing, payment, and service solutions for credit card range between 10-40%. So why the disconnect?

Your customers have been spoiled by leading sites on the Internet that are intuitive, easy to use, and provide all the information they need. To date, most Customer Self-Service solutions focused on eBilling, ePayment, and eService have not followed lessons learned from the leading Internet sites. When evaluating your solution, how would you rate your website's ability to:

- Find anything the user needs within 1-2 clicks
- Provide a consistent, integrated look and feel across the portal
- Easily find links to the top 15 reasons why a customer contacts you
- Provide more billing information and analytics than the user would ever need
- For business customers, provide a hierarchical view of statements with the ability to run various types of reports and analytics
- Perform common service transactions
- Provide user-defined payment rules that allow the customer to make a one-time payment, enroll online for auto-debit, or make a rush payment
- Provide timely alerts and notifications
- Provide timely offers with higher effective rates than traditional marketing campaigns
- Give the impression that the solution protects customer sensitive data

Why Oracle?

- Oracle's solutions average 3-5x the customer adoption when compared to both internally built and vendor based solutions
- With the highest adoption in the industry, Oracle delivers the highest ROI of any solution in the marketplace
- There are over 125 million active, online users of Oracle Customer Facing Solutions
- Oracle's Customer Facing Solutions serve many different industries resulting in all solutions leveraging best practices initially developed for specific industries
- Oracle eBilling and ePayment will integrate with any ERP and CRM solution
- Average adoption of Oracle's eBilling and ePayment solutions range from 20-50% by Year 2
- Users of Oracle's Customer Facing Solutions are 60-90% less likely to contact the Call Center
- Intuitive UI mirrors superior online experience that consumers expect

The reality is that the traditional "competition" rules have changed. Not only are you competing over the same customers for credit cards, but you are also competing with the leading Internet sites when it comes to online usability and functionality. If you do not deliver a similar "MyWorld" experience, your customers will not adopt your solution.

Why Does Adoption Matter?

For customers who enroll for online billing, turn-off paper statements, pay online, and seek answers to their questions and perform service transactions online; **the credit card company stands to gain as much as \$30/consumer/year**. This statistic is determined by measuring the fully burdened costs to:

- 1) Answer the phone when the customer calls
- 2) Print, package, and mail paper statements
- 3) Process lockbox-based payments

First-generation solutions that have been built internally or purchased have traditionally provided low adoption rates resulting in limited or no impact to operating margins. Only when companies take advantage of second-generation technology do they realize a large percentage of customers adopting the solution and recognize a noticeable impact to overall operating margin.

The Oracle Solution

Oracle's Customer Self-Service solutions were architected with the end user in mind. Realizing that usability tied to meaningful functionality was the key to driving adoption, Oracle's solutions are focused on delivering "MyWorld" functionality to our customer's customers.

Delivering a "MyWorld" solution means that we focus on the top 15 + reasons why a customer will contact you. We then look to put most, if not all, of those contact points online, within 1-2 clicks. By presenting this dashboard approach to a customer's specific relationship with you, they are receiving a personalized experience that is intuitive and easy to use.

Key functionality such as providing web and print-friendly bills, years of history, and card activity analytics gives assurance to the customer that they will no longer need to receive paper statements. Having easily accessible answers and actions to a customer's most common questions prevents that customer from calling your Call Center as they know that they can receive accurate & consistent information online, 24/7. Providing user-defined online payment capabilities helps the customer take control of how and when they pay providing an easier bill paying process as opposed to the traditional postal method.

With over 125 million cross industry users, the Oracle offerings are by far the leader in Customer Self-Service. **Our solutions deliver 3-5x the adoption rates** of competing offerings which results in the highest Return On Investment for our customers. Your business cannot afford *not* to embrace the "MyWorld" internet connectivity revolution.

Proven Solutions. Empowered Customers. Highest ROI. To learn more about how to transform your customer contacts and increase adoption in this "MyWorld" internet connectivity revolution, visit our website at: www.oracle.com/goto/self-service/index.html

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