

SIEBEL ESTATEMENT MANAGER



KEY FEATURES

- Provide online access to statements and account information
- Reduce print and mailing costs
- Efficiently archive multiyear statement histories
- Integrate customer self-service into account statements
- Enable downloads in popular formats for offline account management
- Access statements through kiosks
- Target promotions to individual customers

Oracle's Siebel eStatement Manager enables organizations to deliver interactive and personalized online account statements. Designed for financial institutions, healthcare insurers, credit card issuers and other organizations, the application extends the convenience of online self-service to an organization's entire customer base, as well as its call centers. Specific features allow organizations to reduce printing and mailing costs, offer more interactive statements, and increase revenue through targeted promotions. The end result is an online experience that provides superior service and value while decreasing costs.

Interactive Statement Presentation

Siebel eStatement Manager allows organizations to present e-statements either dynamically, using HTML, or in a print-friendly format, using PDF. When presented in HTML, e-statements provide a familiar Web experience with search, sorting, filtering, drill-down and download capabilities. HTML e-statements can also include embedded links, allowing customers to click through to more detailed information and self-service functions.

Combined Accounts Statement

Siebel eStatement Manager creates a single consolidated view of all of a customer's accounts by aggregating account information from multiple legacy systems. Using the application's self-service features, accounts can either be linked automatically or at the request of customers.

Paperless Account Option

Though a managed consent model, customers can turn off paper and opt for print-friendly PDF or HTML presentment. Siebel's solution complies with regulatory requirements for paperless delivery and has historically delivered high paperless enrollment rates.

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 and account-related communications without degrading performance or increasing storage costs.

Notifications and Alerts

Organizations can notify customers about account changes, statement availability, and payment events via email, PDA, or mobile phone. In addition, customers can configure and manage personalized alerts for such things as account balance levels, changes to account profiles, and the availability of Secure Message responses to

inquiries.

Contextual Self-Service and Customer Care

With Siebel eStatement Manager, organizations can integrate customer self-service into e-statements, enabling customers to easily find relevant information and act on it. Self-service can include such operations as changing an address, turning off paper statements and initiating disputes or account inquiries. By providing access within the statement itself, organizations can also promote self-service operations that may otherwise be unknown or difficult to find on a web site.

Flexible Download Formats

Siebel eStatement Manager supports a variety of download formats that allow customers to conveniently manage their account information offline using personal financial management (e.g. Quicken, MS Money) or Microsoft Office (e.g. Excel, Access) applications. To meet most customers' needs, the application also supports OFX, QIF, CSV, XML, EDI and PDF download options.

Branch, Agency and Kiosk Access

Organizations can grant branch employees access privileges to view and reprint customers' e-statements through a standard web browser. In addition, branch self-service kiosks can facilitate customers' in-branch service needs.

CSR Call Center Access

Siebel eStatement Manager provides customer service representatives (CSRs) with customer impersonation rights to access customers' e-statements from a standard web browser. Because they can view the same statement as customers, CSRs can 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 and payment history, to provide CSRs with a more comprehensive overview of the organization's relationship with a customer.

Targeted Promotions and Messaging

Within e-statements, organizations can present customers with customized product offers or personalized service messages based on individual account information. By reducing direct mail and telemarketing costs, this feature creates additional revenue generation opportunities and improves marketing efficiency. And, since the offers are highly targeted, customers are more likely to respond to them.

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