

# SIEBEL SELF-SERVICE FOR CARDS



Oracle's Siebel Self-Service for Cards enables card issuers to offer a complete and compelling online self-service experience for consumer and commercial cardholders. The application suite delivers substantial cost savings for issuers while improving customer service levels.

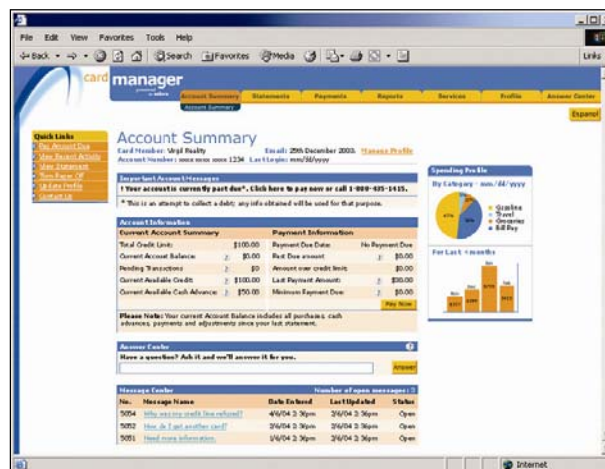
## KEY FEATURES

- Statement presentment, delivery, and archiving
- Information about recent activity
- Payment management
- Notifications and alerts
- Rewards management
- User profile management
- Secure messaging and case management
- Service requests
- Affiliate marketing
- Spending analysis

## Comprehensive Capabilities for Cardholder E-Billing and Payment

Siebel Self-Service for Cards includes comprehensive capabilities for e-billing and payment, service request management, reporting, and analytics. It seamlessly integrates with existing card operations environments, including in-house legacy systems as well as external processors such as FDR, TSYS, and Certegy. With the solution in place on an issuer's Web site, cardholders can view recent activity and account status, request usage alerts, categorize transactions, turn off paper statement delivery, search transactions, and run spending analysis reports. By offering the most-advanced functionality, this application enables issuers to increase customer adoption of the online service channel, improve cardholder retention, and increase revenue per card.

Siebel Self-Service for Cards offers an online experience that provides superior service and value to commercial and consumer cardholders while decreasing the cost of servicing those customers. With Siebel Self-Service for Cards, users can view recent activity, check balances and available credit, request account service, categorize and chart transactions, send and receive secure messages, select notifications and alerts, and run spending analysis reports.



With Siebel Self-Service for Cards, card issuers can offer users the ability to view recent activity, check balances, and chart transactions online.

Key capabilities include the following:

### Statement Presentment, Delivery, and Archiving

Online statements are interactive and include capabilities such as search and download to MS Money, Quicken, or MS Excel. Furthermore, cardholders have the ability to turn off paper via a managed consent model. Siebel's solution complies with regulatory requirements for paperless delivery and has demonstrated up to a 26 percent paperless enrollment rate for issuers.

### Information about Recent Activity

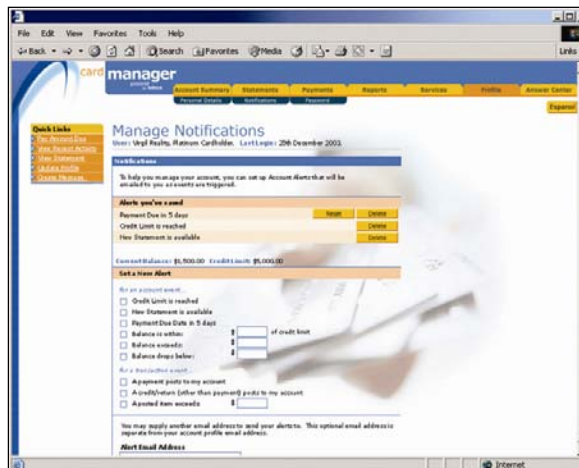
Cardholders can view recent charges to their accounts and check their current balances and available credit.

### Payment Management

Cardholders have complete flexibility to control how and when payments are made online. They can set up bank accounts in the system to execute instant payments or schedule future automatic payments for payment amounts determined by the cardholder—minimum, full, or other. They also have the ability to view the status and record of previously made payments.

### Notifications and Alerts

E-mails and messaging alerts notify cardholders about account, transaction, and payment activity. Cardholders can configure and manage personalized alerts such as when a statement is ready for viewing, a credit limit has been exceeded, a transaction amount threshold has been exceeded, changes have been made to the account profile, or that a secure message response to an inquiry is available for review. They can also designate their preferred notification channels, including e-mail, PDA, or mobile phone.



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### Rewards Management

With Siebel Self-Service for Cards, issuers can draw data from a rewards system to incorporate cardholder-specific details about loyalty and rewards programs status into the online self-service experience.

### User Profile Management

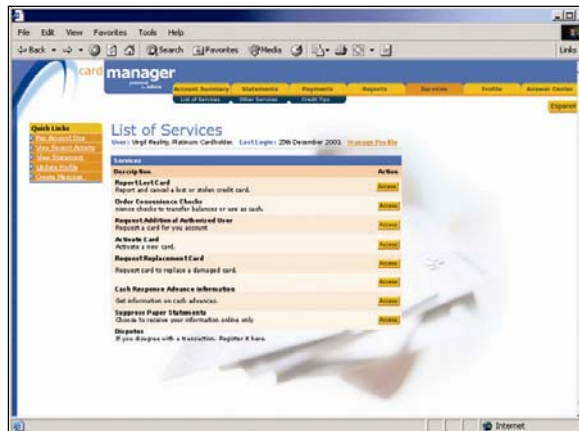
Using issuer-specific business rules, the application allows cardholders to make changes to their account profile information, including language preference and password reset.

### Secure Messaging and Case Management

Cardholders can submit inquiries or requests and receive responses, all within the security of their online self-service account. Each cardholder inquiry is logged with a unique case number for agent routing and effective management.

### Service Requests

Cardholders can initiate Web-based requests for common service tasks such as ordering a replacement card, activating a card, requesting a new PIN, adding authorized users, or assigning a purchase limit. These requests are handled automatically without agent intervention.



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### Affiliate Marketing

Card issuers can generate revenue from electronic statement stuffers and inserts with affiliate merchant partners. Oracle's Siebel Self-Service for Cards provides the capability to push merchant offers at the statement and transaction level, based on a cardholder's attributes and purchases.

### Spending Analysis

The application provides cardholders with powerful analytic capabilities to manage their accounts more effectively. Card transactions can be sorted, filtered, and searched across multiple statement periods. Cardholders can categorize their purchases and create their own reusable reports that display transactions in chart or table formats. They can also download the account information for offline analysis.

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