

# THE INFORMATION COMPANY

Powering the Customer-Centric Airline with Loyalty Management

Competition in the airline industry is intensifying as low-cost carriers continue to gain market share. Today, airlines are turning their attention back toward the customer after years of focusing on cost reduction. However, customer relationship management (CRM) technology is no longer a competitive differentiator. The ability of airlines to sustain long-term revenue growth and achieve profitability hinges on moving beyond traditional CRM to implementing comprehensive and integrated loyalty management solutions that support the entire customer travel lifecycle.

## The Maturing of Loyalty Management Programs

Airlines pioneered a new era in the travel industry when they created frequent-flier programs in the 1980s. Decades later, these programs have grown in size and complexity and are ubiquitous throughout airline, hotel, and travel retailer segments.

Today, more than a billion people are enrolled in what now are referred to as loyalty programs. Airlines alone possess more than 125 million customers who have signed up to receive free travel, upgrades, favorable treatment, and other rewards in return for patronizing a particular carrier. Indeed, airline “points” have become the new currency in travel, with more than 1.9 trillion points—worth more than US\$570 billion—currently in circulation.

As loyalty programs have become commonplace, airlines have struggled to differentiate their offerings from the offerings of other companies. Many have formed partnerships with other airlines—the OneWorld and Star alliances, for example—that allow customers to collect points from any alliance partner and spend them on the program of their choice. Airlines have also developed extensive networks through cross-industry partnerships that enable travelers to collect airline points for hotel stays or from using jointly branded credit cards with banks. Additionally, airlines have created multitiered loyalty programs to provide different rewards as well as incentives for customers to upgrade to the next tier.

Several leading airlines have turned their loyalty management programs into profit centers. Airlines are also spinning off their loyalty programs into loyalty marketing companies that manage loyalty programs for airlines, as well as for companies in other industries such as retail, telecommunications, and financial services.

Still, CRM research<sup>1</sup> shows that most airlines have only a rudimentary understanding of customer preferences, what influences customer decision-making, and the triggers for ensuring customer loyalty. This is due primarily to the fact that most airlines still use inflexible, “siloesd” legacy systems that prevent key stakeholders from accessing all the information they need to make informed decisions in a timely manner. In addition, most traditional CRM solutions lack the advanced analytical capabilities that are needed to gain actionable insight into customer behavior. Instead, airlines need integrated systems solutions that go beyond CRM to support complex and multifaceted loyalty programs. Oracle’s Siebel Loyalty Management provides exactly this capability by supporting an integrated loyalty management lifecycle approach to managing loyalty that can address all customer-facing actions airlines can take (Figure 1).



Figure 1. Successful airlines today need integrated loyalty management lifecycle capabilities that help them address all customer interactions—from developing promotion and marketing campaigns to answering customer questions and processing transactions and customer rewards, to measuring results, tracking member profiles, and targeting customers for new promotions.

1. Urs Bigelli, Sanjay Gupta, Carlos De Pommes, “CRM in the Air,” *The McKinsey Quarterly*, 2002, Number 3.

## Loyalty Management and the Customer Lifecycle

Traditionally, loyalty management was a bookkeeping activity triggered only when a passenger completed travel on a ticket or traded mileage points for a free flight or an upgrade. But loyalty management can be much more powerful and effective when the entire customer lifecycle is addressed.

At the heart of a successful loyalty program—one that is implemented across the entire lifecycle—is a technology solution that collects all data about a customer’s activities and preferences, analyzes this data thoroughly, and makes the results available transparently to all stakeholders throughout the airline. (See Figure 2 below.)

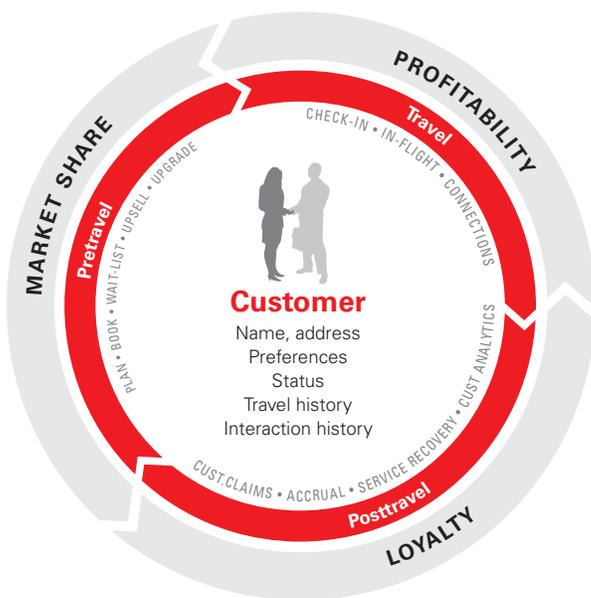


Figure 2. Effective customer loyalty management keeps customer information first and foremost.

### Pretravel

The customer lifecycle begins when customers start shopping for airfare, hotels, car rentals, and other travel products and services. During this phase, carriers have a broad array of strategies they can select to enhance customer loyalty. For example, carriers can vary the number of miles needed for free travel on domestic and international flights by tier, and offer their most loyal customers targeted discounts on tickets they purchase to common destinations. This is also an area where airlines can more effectively leverage their channels; they can offer premium customers access to reservation centers with little or no waiting time and targeted incentives for choosing specific hotels, car rental firms, and other vacation packages based on customer profiles. Sending personalized e-mail or letters containing special mileage offers—extending bonus points for booking child-friendly vacations to customers with young children, for example—is a proven way of differentiating the customer experience and proactively increasing wallet share during the pretravel stage. Bonus mile offers to existing customers for new-customer introductions and to corporations for encouraging employees to use a particular airline are also effective strategies.

### Travel

During the travel phase, airlines can truly make or break customer perceptions of their products and services. Customer-centric airlines already differentiate the customer experience for first- and business-class customers and for elite members of their loyalty programs, with special check-in

**Alaska Airlines: Oracle Business Intelligence Applications Increase Loyalty**

For 74 years, Alaska Airlines has been providing world-class domestic airline service. Over the years, Alaska Airlines acquired a great deal of customer data, but it resided in disparate systems throughout the company.

The airline had worked successfully with a home-built CRM system, but it lacked the ability to analyze data from numerous other sources to fully understand customer trends and purchasing behavior. Without a robust analytical capability, customer tracking consisted primarily of examining data such as miles flown or dollars spent. Such lagging indicators of customer behavior were helpful, but they did not provide the insight into customer needs that the company wanted.

Alaska Airlines chose Oracle business intelligence applications to tie together customer data from numerous sources and, ultimately, to design marketing programs that would drive customer loyalty. Using a forward-thinking approach that encompasses a methodical look at process improvements, Alaska Airlines is now able to better understand, respond to, and anticipate customer needs.

counters, kiosks, and security lines. Airlines can further improve customer satisfaction during the airport check-in process by providing lounge access, upgrades, or spot point awards when passengers use kiosks. And with new loyalty management systems, airlines can now provide real-time point balances to customers on kiosks or on boarding passes so passengers have a greater incentive to redeem miles for retail purchases or other services while they are at the airport.

Once customers check in and clear security, airlines can differentiate the customer experience even further. Most airlines already provide their premier customers with priority boarding. Some are moving beyond that to accepting loyalty points for in-flight service purchases, such as meals, drinks, electronics, or catalog purchases.

The greatest opportunity for encouraging loyalty during the travel phase, however, is by promptly compensating customers when they experience flight delays, canceled flights, or missed orders for special meals. By empowering gate agents and flight attendants with the ability to award loyalty points, purchase vouchers, or other promotions as compensation for service failures, airlines can retain customer loyalty even under adverse circumstances.

**Post-travel**

After customers reach their destinations, the customer experience is driven by a swift disembarkation process, efficient baggage delivery, and prompt processing of any claims. Although loyalty management in the post-travel phase traditionally has centered on managing accruals, innovative airlines are administering post-flight surveys to help compute loyalty metrics and to provide instant loyalty rewards if baggage is delayed or damaged. Airlines need to think of each flight as a “snapshot” of the customer experience and therefore an opportunity to gain valuable insight into customer behavior.

All three phases in the travel lifecycle provide opportunities for airlines to secure higher customer loyalty, which in turn allows them to increase market share and profits. Enabling technology is key to helping them achieve these goals. (See Figure 3.)



Figure 3. Clearly identifying objectives and making use of the right processes and technology to reach these objectives is helping airlines enhance the customer experience and achieve profitable results.

## Not a Smooth Flight

Despite all this potential to engender loyalty throughout the entire travel lifecycle, present-day airline loyalty programs are struggling to achieve their desired effects. The chief challenges are discussed below.

### Lack of Differentiation

Airlines face a “parity deadlock,” because loyalty programs have all started to look alike, with offers of free enrollment, similar ways to calculate points for miles flown, and similar tiers of membership based on miles. Research on the hotel industry—which has mature loyalty programs just like the airline industry and faces similar challenges with lack of differentiation and perishable inventory—shows that loyalty programs did not ensure repeat business or improve hotel chain profitability.

Other results of the study:

- Only 22 percent of consumers booking hotel reservations online cited the hotel’s loyalty program as influencing their decision<sup>2</sup>
- Approximately 47 percent of consumers who are members of a hotel loyalty program said they had no interest in the program<sup>3</sup>
- Without being told a company name, members of a focus group could not identify the differences between hotel loyalty programs<sup>3</sup>

These trends are apparent throughout the airline industry as well. As travelers increasingly enroll in multiple airline loyalty programs and are given the flexibility to retain miles for extended periods of time, loyalty programs no longer drive their choice of an airline.

### Customer Inability to Easily Redeem Points

One of the biggest sources of discontent among customers is the difficulty involved in redeeming points. With increasingly high load factors and tighter capacity, airlines reserve just a few seats on each flight for loyalty program members. Growing program membership coupled with this low seat inventory means that loyalty travel has to be booked months in advance. Airlines do offer other avenues for redeeming points such as lounge privileges and retail purchases, but a recent study<sup>4</sup> on the airline industry showed that nonairline flight redemptions account for only 3 percent of airline point redemptions.

The difficulty of redeeming airline points during peak travel periods is an especially huge issue for “road warriors”—those business travelers who are the most frequent fliers and who potentially pay higher prices than leisure travelers. Airlines need to balance their commitments to their most loyal and profitable customers with their need to get every last dollar of revenue from each flight.

### Growing Operating Costs

Over time, loyalty programs have grown more complex by becoming part of large partner networks that encompass other airlines, banks, hotels, and myriad other travel providers. Airlines have also had to invest in customer service centers, Web sites, and interactive voice response (IVR) systems to cater to the ever-increasing roster of program members. All these services increase costs.

2. Henry H. Hartevelde with Becky Bermont, “Loyalty Program Bookers Put Price before Points,” Forrester Research, *The Technographics Data Snapshot*, July 24, 2001.
3. Michael T. Capizzi and Rick Ferguson, “Loyalty Trends for the 21st Century,” *Colloquytalk*, 2004.
4. Fly Me to the Moon.” *The Economist*. May 2, 2002.

## **Alaska Airlines: Oracle Business Intelligence Applications Increase Loyalty** (continued)

One of the key customer metrics that Alaska Airlines first examined was loyalty. Loyalty is measured by how recently customers have flown, how frequently they fly, how much they have spent, frequent-flyer membership, and total mileage flown, as well as other metrics. In the past, it had been difficult for Alaska Airlines to tie all the necessary data together to get a clear picture of the factors that affect loyalty. Today, with Oracle business intelligence applications, the airline can better understand the metrics driving loyalty, because it can tie together all the data from its disparate systems.

In an effort to improve overall quality and efficiency, Alaska Airlines has also begun using Oracle business intelligence applications to examine broader aspects of its business, such as how maintenance processes and airport operations impact loyalty.

Using its new business intelligence capabilities, Alaska Airlines now has a better understanding of the needs of the 17 million flyers who use the airline annually. Already known for its award-winning customer service, the airline continues to strive for improvement, and Oracle business intelligence applications have become an important resource. Alaska Airlines is also gaining valuable insight into its own operations and business processes and is identifying ways to make them more efficient and effective.

## **Difficulty Managing Loyalty Across the Travel Lifecycle**

Multiple systems for sales, marketing, operations, and loyalty management running on a variety of platforms make it difficult for airlines to analyze the customer experience throughout the travel lifecycle. The lack of systems integration also creates roadblocks to offering targeted promotions or providing compensation for service failures. Because airlines don't have the ability to deliver real-time intelligence to ticketing agents, gate agents, flight crew, and customer service representatives, they miss opportunities to increase customer loyalty through personalized service at each point in the travel lifecycle.

## **Failure to Link Marketing and Loyalty Management Initiatives**

Measuring the impact of marketing campaigns on the buying behavior of customers is critical for assessing which campaigns and channels are most effective in driving repeat purchases. Disparate systems and lack of a single customer data repository make it difficult for airlines to increase customer loyalty through targeted personalized marketing campaigns. Airlines are also unable to measure the return on investment (ROI) in marketing campaigns because they are unable to link marketing campaigns to customer transactions across multiple channels.

## **Delays in Bringing Loyalty Program Innovations Quickly to Market**

Loyalty program innovations are critical, as customers are always looking for new ways to earn and redeem points. Today's legacy loyalty management solutions run on specialized mainframe or midrange hardware, and require software development tools and databases that are either at end-of-life or no longer supported. Implementing new loyalty programs, making changes to the business rules for existing programs, and adapting business workflows are difficult, time-consuming, and risky using these outdated tools.

Siebel Loyalty Management is the only loyalty solution that addresses all of these key concerns.

## The View from the Executive Cockpit

As the following chart shows, Siebel Loyalty Management provides key insights and tools that airline executives need to create the products and services that will help them grow their market share, improve profitability, and increase customer loyalty.

Role	Key Challenges	The Siebel Loyalty Management Solution
<b>Chief Executive Officer</b>	<ul style="list-style-type: none"> <li>• Grow top-line revenues and improve margins</li> <li>• Increase market share of profitable customers on each route and increase wallet share of profitable customers</li> <li>• Offer new products and services to differentiate airline and customer experience</li> <li>• Increase shareholder value by spinning off loyalty program or by offering loyalty management services to partners</li> </ul>	Siebel Loyalty Management allows airlines to identify their most recent and frequent customers, their most active partner programs, and their promotional activities. This analysis can be integrated with financials to gain a deep understanding of how loyalty initiatives impact the bottom line.
<b>Chief Financial Officer</b>	<ul style="list-style-type: none"> <li>• Understand loyalty liabilities by month/year/customer tier</li> <li>• Easily generate loyalty profit-and-loss statements</li> <li>• Establish profitable loyalty and partner pricing</li> <li>• Calculate the profitability of individual customers</li> <li>• Monitor the financial impact of accruals and redemptions on the bottom line</li> </ul>	Siebel Loyalty Management provides detailed analytics that directly tie the costs of loyalty program initiatives to financial returns. Siebel Loyalty Management also offers innovative ways to increase profitability through more-flexible partner pricing, tier- or member-based pricing, and redemptions through ticket/vacation package auctions.
<b>Chief Marketing Officer</b>	<ul style="list-style-type: none"> <li>• Establish membership rules for customer loyalty tiers</li> <li>• Determine the most effective promotions to be offered based upon variables such as type of customer, market segment, and promotion timing/duration</li> <li>• Work closely with partners to create the most effective joint promotions</li> <li>• Increase corporate loyalty through individual customer loyalty</li> </ul>	Siebel Loyalty Management allows airlines to tie their overall marketing initiatives to changes in actual customer loyalty behavior. By analyzing the impact of partner initiatives on overall loyalty metrics, airlines can also determine which partnerships are the most effective.
<b>Chief Operating Officer</b>	<ul style="list-style-type: none"> <li>• Differentiate the customer experience throughout the entire travel lifecycle</li> <li>• Manage loyalty across all operational touchpoints</li> <li>• Proactively respond to high-value, loyal customers when there are service failures</li> </ul>	Siebel Loyalty Management can be used to gain insight into how a broad range of operational activities impact customer loyalty.
<b>Chief Information Officer</b>	<ul style="list-style-type: none"> <li>• Modernize legacy loyalty management systems to reduce costs, increase agility, ensure expandability, and improve functionality</li> <li>• Integrate loyalty management systems with passenger reservations, flight operations, customer data hubs, financials, and data warehousing systems</li> <li>• Ensure scalability, reliability, and configurability of the loyalty solution</li> </ul>	Siebel Loyalty Management is built on a Web-based platform, supports interfaces based on industry standards for Web services and XML, and prebuilt standard integrations with Oracle E-Business Suite. It can also be easily integrated with other legacy systems to support loyalty management initiatives across the entire airline.

## The View from the Loyalty Professional Cockpit

### **SNCF: Loyalty Management in the Passenger Rail Industry**

SNCF, the European rail transport leader, manages more than 320 million passengers each year and 135 million tons of freight. As part of its effort to optimize client services, SNCF has joined S'Miles, the multitrade name loyalty program. Its subsidiary, CRM Services, is a strategic link between loyalty and marketing and enables the company to reach 3.5 million clients through targeted promotions.

SNCF faced a number of significant loyalty-related challenges. Among other things, it needed to accomplish these three goals:

- Ensure multichannel and multiproduct management within its various loyalty program offerings
- Provide teleconsultants with a comprehensive view of clients
- Implement targeted marketing campaigns and effective sales promotions to influence client choice and enhance customer loyalty

SNCF worked with Accenture, an Oracle partner, to deploy Oracle's Siebel CRM applications to approximately 200 users in less than seven months. SNCF also implemented Oracle business intelligence applications to drive call center activity.

Loyalty management professionals are challenged by an ever-increasing roster of customers, bigger partner ecosystems with airline and nonairline partners alike, and the need to support loyalty management across the entire customer lifecycle. Siebel Loyalty Management helps loyalty management professionals with all the following routine tasks:

- Managing accruals
- Managing redemptions
- Managing partners
- Managing members
- Managing promotions
- Managing customer tiers
- Managing communications
- Supporting members
- Supporting corporate finance, operations, and marketing

### **Process Customer Accruals More Efficiently**

Most airline loyalty programs include partnerships with businesses from a variety of industries, including hotels, car rentals, cruise lines, and financial services firms. Partnership agreements vary greatly from partner to partner and from industry to industry, and it can be challenging to ensure that transactions submitted by partners are valid and possess the required data attributes to process member rewards successfully. Siebel Loyalty Management allows airlines to create and enforce data validation rules across each partner and product. They will subsequently spend less time resolving routine transaction processing problems, reducing labor costs and improving worker productivity.

### **Capture Highly Profitable Corporate Segment Through Corporate Rewards**

Business travelers are airlines' most profitable customers. Siebel Loyalty Management allows airlines to create corporate-employee joint reward programs in which business travel benefits both the company and the individual. This in turn gives corporations greater incentives to encourage employees to patronize a particular airline rather than a competing carrier.

### **Manage Partner Relationships More Effectively**

Siebel Loyalty Management simplifies the partner-billing process and automates common transactions. This results in quicker setup of new partners; faster time to market of new partner products and joint promotions; and easier administration, including cost sharing, of the partnership program.

### **Streamline Customer Redemptions**

One of the most important things an airline can do to enhance customer loyalty is to make it easy for customers to redeem miles. Siebel Loyalty Management supports variable redemption pricing, offers customers a wide variety of payment options, and enables them to redeem points at a broad range of touchpoints. The net results are lower administrative costs and improved customer satisfaction.

### **Align Loyalty Promotions with Other Marketing Initiatives**

Siebel Loyalty Management enables airlines to integrate their loyalty promotions with other outbound marketing initiatives. This improves the time to market of new member products and services as well as the effectiveness of promotions in general, which in turn enhances revenue growth.

### **Easily Create and Administer Customer Tiers**

Siebel Loyalty Management makes it easy for an airline to create as many tiers as it wants, and to adjust the rules that determine customer tier status on the fly.

### **Enhance Customer Service**

Siebel Loyalty Management supports an airline's multichannel support capabilities and provides superior service to customers whether they visit its Web site, call a customer service agent, or interact with a partner. By helping an airline dramatically increase its understanding of each member's lifetime value, so it can then tailor service levels and promotions accordingly, Siebel Loyalty Management allows carriers to treat their most important customers with the special care they deserve, leading to reduced customer churn and greater long-term profitability.

### **Personalize Member Communications**

Airlines need to be in constant communication with loyalty program members through a variety of channels, including the airline's Web site, e-mail, and direct mail. Siebel Loyalty Management provides tools to initiate outbound communications to members for a wide variety of preidentified loyalty events, such as enrollment, tier changes, and redemptions.

### **Integrate with Existing Enterprise Applications**

A key component to ensuring customer loyalty is an airline's ability to recognize individual customers, and to have transparent access to all information about each one—including loyalty status, history, value, expectations, and preferences—during each interaction. A loyalty solution that does not provide for integration with operational systems at least at a data level, if not at a process level, will fail to reap the full benefits of a loyalty program.

Unfortunately, operational systems in the airline industry, particularly those used for inventory, reservations and sales, check-in, and operations are built on legacy transaction processing platforms that are poorly documented, hard to modify, and expensive to operate and maintain. New offerings from specialized loyalty solution vendors are based on more-recent technology platforms but they do not provide comprehensive, end-to-end loyalty program management capabilities. Siebel Loyalty Management combines analytics, call center, and marketing functionality into a unified application that can be easily integrated with other legacy systems.

### **SNCF: Loyalty Management in the Passenger Rail Industry (continued)**

Among other benefits, the Siebel solution enabled SNCF to achieve the following:

- Facilitate processing of correspondence, e-mail, sales portfolios, turnover, and sales
- Gain a comprehensive view of client information across all sales channels in a way that optimized client interactions
- Improve customer lifecycle management and gain the ability to define customized offers and promotions, such as private sales on the Web
- Achieve a substantial increase in the upsell rate
- Allow the company to develop and modify loyalty programs quickly and easily without involvement from IT staff
- Distribute 1 million discount tickets since the Siebel implementation
- Increase client satisfaction by 5 percent

## Oracle: the Partner of Choice for Loyalty Management

### Customer-Reported Benefits from Oracle's Siebel Loyalty Management for Travel

- 5 percent improvement in top-tier loyalty promotion response rates
- 72 percent reduction in time required to create complex promotions
- 13 percent improvement in mid- and lower-tier loyalty promotion response rates
- 42 percent reduction in system costs

Oracle is deeply committed to the travel industry as a whole, as well as to the airline industry in particular. Oracle's comprehensive suite of technologies and services meets the complex front-office, back-office, business intelligence, and enterprise performance management needs of carriers. In fact, more than 70 of the world's leading airlines today depend on Oracle technology to run their businesses.

Oracle has engineered its Siebel Loyalty Management solution to the latest architectural standards, including open application program interfaces (APIs) and a service-oriented architecture (SOA) that allows it to be easily and rapidly integrated with the new generation of operational systems currently being built and deployed by the world's most successful travel companies. Furthermore, Oracle has collaborated with leading travel-systems providers to ensure that its loyalty solution can be easily integrated with next-generation reservation management systems.

By implementing Siebel Loyalty Management, airlines can address the following issues:

- **Innovate by adopting best practices in loyalty management**—Siebel Loyalty Management has the largest cross-industry installed base in the world, with more than 30 customers in nine industry market segments, including airlines, banking, telecommunications, rail, and cruise lines. Oracle has incorporated best practices from all these customers into its solution, making it easy for airlines to learn from the experiences—and, most notably, the successes—of other leading enterprises.
- **Gain a complete view of the customer**—Oracle provides a comprehensive suite of solutions to complement the Siebel Loyalty Management solution. Siebel Sales, Siebel Marketing, Siebel Contact Center, Siebel Campaigns, Siebel Events Manager, and Oracle Marketing Analytics provide airlines with a full suite of comprehensive CRM capabilities.
- **Increase marketing ROI**—Airlines can leverage Siebel Loyalty Management to target their marketing initiatives to the right customers in real time, expediting sales of distressed inventory, growing customer loyalty, and increasing ROI on marketing dollars.
- **Increase agility**—Siebel Loyalty Management enables airlines to respond quickly to changes in market pricing and demand with innovative new promotions. Airlines can also quickly react to any unanticipated incidents that could impact customer service, thus minimizing adverse publicity and minimizing customer churn.
- **Enhance integration**—With Oracle Fusion Middleware, airlines can easily integrate Siebel Loyalty Management with legacy airline systems, allowing customer-facing personnel to interact seamlessly with operational and back-office employees.
- **Lower TCO**—Current Analysis research<sup>5</sup> found that Oracle implementations took 38 percent less time than the competition to complete, annual maintenance fees were 14 percent lower than those charged by comparable competing solutions, Oracle's software licensing fees were as much as 34 percent lower, and Oracle's customers spend 55 percent less on hardware than those that installed competitive solutions.

5. Current Analysis, "Enterprise Applications Cost and Satisfaction Study," January 2003.

## Conclusion

By becoming more customer centric, airlines can better understand their customers, develop new products and services that are consistent with their brands, and provide sufficiently differentiated experiences to retain and grow their customer bases. Airlines that empower their executives and employees alike with Oracle's Siebel Loyalty Management will be the winners in today's intensely competitive airline marketplace.

## CONTACT US

For more information, please visit [oracle.com/industries/travel\\_transportation](https://oracle.com/industries/travel_transportation) or call **+1.800.ORACLE1** to speak to an Oracle representative.

Outside North America, visit [oracle.com/corporate/contact](https://oracle.com/corporate/contact) to find the phone number for your local Oracle office.



**Oracle Corporation**

***Worldwide Headquarters***

500 Oracle Parkway  
Redwood Shores, CA  
94065  
U.S.A.

***Worldwide Inquiries***

Phone

+1.650.506.7000

+1.800.ORACLE1

Fax

+1.650.506.7200

[oracle.com](http://oracle.com)

Copyright © 2008, Oracle and/or its affiliates. All rights reserved. Published in the U.S.A. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor is it subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.