

Customer Communication Management

Connect and Communicate
with Customers More Effectively

Customer Communication Management

Cost-effectively enhance the customer experience through engaging multi-channel communications.

In today's tough economic climate, it is critical to effectively communicate with your customers to provide superior service, improve efficiency and reduce costs. To ensure the success of your business, you must maximise the effectiveness of your daily communications such as bills, statements and correspondence, and improve customer interactions consistently across a multitude of media channels and customer touch points.

At Pitney Bowes Business Insight, we understand the importance of timely and effective communications. Our Customer Communication Management (CCM) solution will drastically and fundamentally change the way you communicate with customers. Armed with location, operational and customer intelligence, CCM empowers your organisation to create, manage and deliver personalised and relevant multi-channel communications that strengthen customer relationships, while driving down costs.

Our end-to-end solution integrates:

- centralised document composition to create transactional, on-demand and interactive communications
- targeted trans-promotional (transpromo) messaging
- superior call center customer service
- high-speed document archive and retrieval
- convenient Web self-service and e-Billing

CCM enables your business users to engage customers and provide the personal, immediate attention they not only deserve, but expect, while giving you better control over your communications to help your business operate profitably.

Unmatched Experience and Expertise

Only Pitney Bowes Business Insight can marshal its vast resources to bring you the next generation enterprise communications platform. Over 25 years of field tested experience and more than \$5 billion in assets are behind our CCM solution. We've helped more than 3,500 leading financial, insurance, telecommunications, utilities and government organisations worldwide improve customer service, increase revenue per customer, streamline business processes and achieve a rapid return on investment (ROI).

Centralise and Control Communications

Pitney Bowes Business Insight's document composition solutions centrally manage all customer communications, including transactional, on-demand and interactive documents, in a single, controlled design environment. This single environment, coupled with an intuitive design interface, makes it simple and cost-effective for your business users to easily create engaging, compliant, branded and unified communications across the enterprise.

In today's on-the-go multi-media world, CCM delivers unified communications across all delivery channels, leveraging a single technology solution. In addition, all of your communications can be stored in a central, high-speed repository and instantly retrieved by your employees, your partners and your customers.

Transactional Communications

Beginning with our flagship product, DOC1® Software, Pitney Bowes Business Insight has been a leader in traditional document composition and output for a number of years. With DOC1, structured documents, such as statements and bills, are efficiently scheduled for production, consistently formatted and successfully delivered to large numbers of customers. Based on independent benchmarks, our document composition engine is one of the fastest in the marketplace today.

On-Demand Communications

Businesses worldwide are leveraging Pitney Bowes Business Insight's on-demand solution to help close business on the spot. Customer oriented events – via Web, fax, phone, or transaction system – trigger on-demand output, such as quotes and proposals, which can be delivered to customers immediately, thereby reducing lag time and increasing revenue potential.

Interactive Communications

Pitney Bowes Business Insight's EngageOne™ Interactive offers an advanced technology solution for managing interactive content. EngageOne Interactive enables you to produce individualised, ad-hoc communications, such as insurance claims or credit card disputes, which require real-time information and a human touch to complete. This type of personalised communication has the potential to drastically increase customer satisfaction and loyalty.



The above example documents and other documents shown throughout are completely fictitious and are intended for illustrative purposes only. GRN (Finance, Insurance, Utility, etc.), the individual names and account information contained in these statements have been made up by Pitney Bowes Business Insight. Any resemblance to real companies, people or accounts is strictly a coincidence.

Manage Targeted Multi-Channel Communications

Pitney Bowes Business Insight's CCM solution turns your routine bills, statements and correspondence into clear and engaging multi-channel communications. CCM enables you to deliver the right message to the right customer at the right time through their preferred channel. Captivating and easy-to-understand communications reduce call centre calls, expedite payments, increase customer satisfaction and drive revenue.

Create Personalised Communications

Pitney Bowes Business Insight's CCM enables business users to quickly and easily create personalised communications, without relying on IT, and deliver them via the customer's preferred media – print, fax, email, Short Message Services (SMS) and the Internet. Armed with our location and customer intelligence solutions, CCM makes it easy for you to tailor the content, format and delivery channel for the individual customer.

Market with Transpromo

Direct mailers are often tossed in the trash by consumers, resulting in high print costs with low return. In contrast, consumers open and read their bills and statements, making transpromo messaging very effective. With CCM, your business users create relevant Transpromo messages leveraging the data in your marketing automation, location

intelligence and CRM systems to deliver timely and relevant cross-selling and up-selling messages. You can drive even more revenue by renting white space, thereby turning an operational cost into a profit centre.

Transpromo messages are not limited to printed documents and can be even more effective on e-statements and bills, created and delivered via email or SMS with CCM. When your customers click on the link included on their e-documents, they are instantly routed directly to your e-commerce site to drive additional revenue.

Reduce Operational and Printing Costs

With CCM, companies significantly reduce postage and mailing costs by delivering targeted print and electronic communications, while supporting environmentally green initiatives. Integrated with Pitney Bowes Business Insight's data quality, address cleansing and mailing efficiency solutions, your business will further reduce postage and printing costs and gain valuable postal discounts. With CCM's StreamWeaver,[®] you can modify and re-engineer print streams on-the-fly, easily adding Intelligent Mail[®] barcodes and personalised messages. Using CCM's Streamsure, you can ensure not only data and document quality and compliance, but you will reduce the time and costs needed to review and change communications.

Success Story

Thomas Cook AG, one of Europe's leading leisure travel providers, wanted to improve communications to better serve its customers and increase customer loyalty. Using the Pitney Bowes Business Insight CCM solution, Thomas Cook now creates and delivers personalised travel booklets to global tourists. These made-to-order pieces contain address labels, rail and airline vouchers, flight information vouchers and hotel and gift vouchers. In addition, Thomas Cook's travel department can create electronic inserts, such as information about the destination area, entry requirements and notes about carry-on luggage or contacts – all without IT support. With these handy booklets, customers have their important travel information in one place and available at-a-glance. The solution also includes electronic bill presentment and payment, as well as email and SMS delivery of invoices, tickets and insurance documents for a true multi-channel customer experience. Thomas Cook has increased revenue from cross-selling services and reduced printing and mailing costs.

Enhance Customer Service and Reduce Churn

Pitney Bowes Business Insight's CCM solution streamlines document intensive interactions to help your company provide superior service by reducing call resolution time and service costs, and building customer loyalty. As a result, the speed, efficiency and personal interaction of your customer service representatives (CSRs) makes a positive and everlasting impression on your customer community.

Interact with Customers in Real-Time

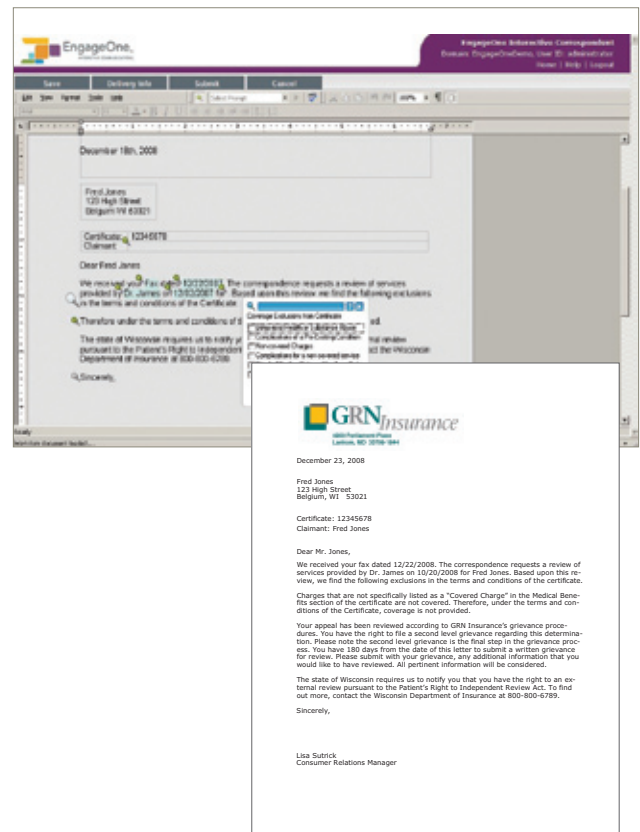
EngageOne Interactive lets your CSRs and other customer-facing users create fast, accurate and compliant interactive communications, such as customer correspondence. Communications can be delivered via email, fax, local or batch print, as well as SMS. Since interactive communications that require real-time information and human touch to complete, are often error prone and costly to your bottom line, your company will improve process efficiency, dramatically reduce costs and enhance the customer experience. Our robust, scalable architecture supports hundreds of concurrent users with sub-second response times.

Improve Mobile Customer Service

With our turnkey e-Messaging solution, CSRs access centralised storage and retrieval, and manage two-way (in-bound and out-bound) email and SMS communications and response handling. In addition, e-Messaging satisfies your customer's increasing preference of communicating via email and SMS.

Gain Central, Fast Access to All Customer Information

CCM provides CSRs immediate access to customer bills, statements and correspondence from within their customer care cockpit. Because CSRs view exactly what the customer received, they can resolve inquiries quickly and more effectively.



“Most enterprises investing in customer correspondence software realise their ROI within a year... This ability to realise a return helps make CCM software a good investment despite poor economic conditions.”

Forrester Research, Inc., "The ROI of Correspondence Management" 2009

Success Story

Endsleigh Insurance required a solution that could perform high-speed archive and retrieval of its business documents. The company's branches and call centres needed access to documents when dealing with client inquiries. Endsleigh wanted to provide its client facing employees with access to identical replicas of client documents. The company wanted to build customer confidence by enabling advisors to convey relevant information in a timely and informed manner. The ability to retrieve stored documents quickly would be invaluable to Endsleigh when auditing business that was issued.

Using our solution, Endsleigh experienced an operational boost. By enabling its call centres to provide optimal service, Endsleigh increased first call closure, reduced wait times and resolved queries faster. This was done while improving collections and reducing labour costs.

Streamline Billing and Operational Efficiency

Pitney Bowes Business Insight's CCM solution helps you streamline your business while obtaining and maintaining operational efficiency and effectiveness, which is paramount in today's ultra competitive environment.

Ensure Regulatory Compliance

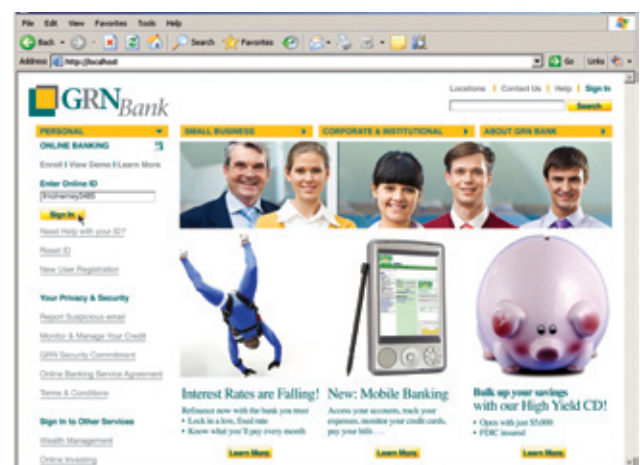
CCM's e2™ Vault and e2™ Web View provide high performance, real-time indexing, compression, storage and retrieval of documents and data from their native formats. Billions of documents and data elements can be stored for years and rendered online, with no performance degradation. Customers, CSRs and other users can instantly retrieve documents and data – regardless of age or size. This capability enables your company to meet all legal and regulatory compliance requirements.

Provide Web Self-Service and e-Billing

CCM provides the convenience of Web self-service and e-billing for customers who prefer to manage their accounts online. With e2 Account Management, customers and businesses can view, print and pay bills, reconcile disputes and manage accounts online – 24/7. Bills can be securely emailed to customers to view and pay online. These e-bills can include target messaging, which is another valuable source of revenue generation for your company. In addition, electronic delivery drives down printing and postage costs across the enterprise, while being environmentally friendly, enabling your company to increase cash flow and reduce days outstanding.

“Carriers can realise sizable savings on printing, postage, check processing and reduced billing-related call contact centre costs.”

Gartner, Inc., “Hype Cycle for the Telecommunications Industry,” July 21, 2009

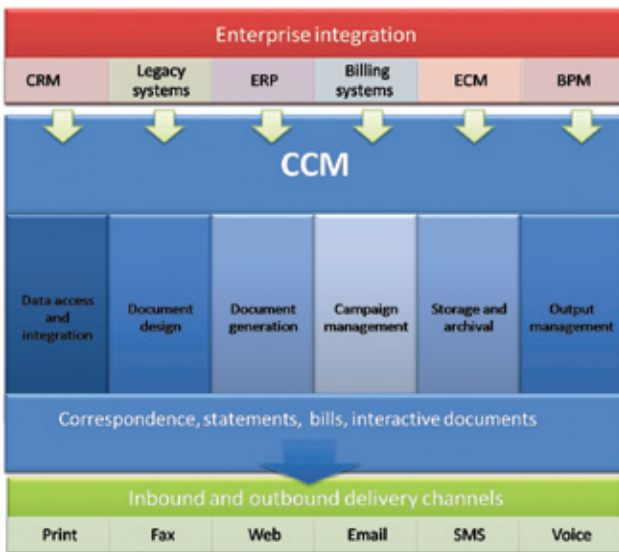


Reduce Communication Costs to Drive ROI

Every day brings new challenges to your business – new competitors, new regulations and new customer requirements. The right customer communications solution can help you deliver your communications to market faster and ensure that your company’s compliance is never at risk. Pitney Bowes Business Insight’s CCM solution helps you demonstrate your customer commitment in each and every document-related transaction and communication.

“...most major P&C and life insurers are shifting their focus to cost savings,... Coupled with the need to protect market share through improved customer retention, CCM is becoming a requirement versus a ‘nice to have.’”

Gartner, Inc., “The Growing Need to Improve Customer Communications in Insurtech,” March 30, 2009



CCM Framework – Source: Quocirca

Our end-to-end CCM solution lowers the cost to communicate with and service customers. Its ease-of-use for business users allows expensive IT resources to be deployed elsewhere. In addition, CCM accelerates global integration, reduces redundant development and improves service levels through service-oriented architecture.

Customer-centric initiatives pay big dividends when it comes to strengthening customer loyalty. With CCM, you retain high value customers longer and require fewer resources to acquire new customers.

At Pitney Bowes Business Insight, we understand not only your business, but the fact that achieving a rapid ROI is paramount to your success. This valuable insight and experience enables us to be poised and ready to make your communications work more efficiently and effectively for your company.

To learn more about CCM and how we can help you succeed, visit us at www.pbinsight.com.au or call **+61.2.9437.6255** today.

CCM Business Solutions

From opening an account in a branch office, to resolving an insurance claim, to paying bills over the Internet – CCM simplifies your enterprise communication process, while reducing costs. Pitney Bowes Business Insight helps thousands of companies worldwide improve customer communications for key business solutions, such as:

Insurance

- Healthcare
- Property and Casualty
- Life and Annuity
- Claims Processing
- Underwriting
- Agent Self-service

Finance

- Retail Banking
- Credit Card Billing
- Mortgage and Investment Banking
- Online Banking

Communications and Utility

- Billing
- Customer Care

Public Sector

- Tax Management
- State and Local Utilities

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