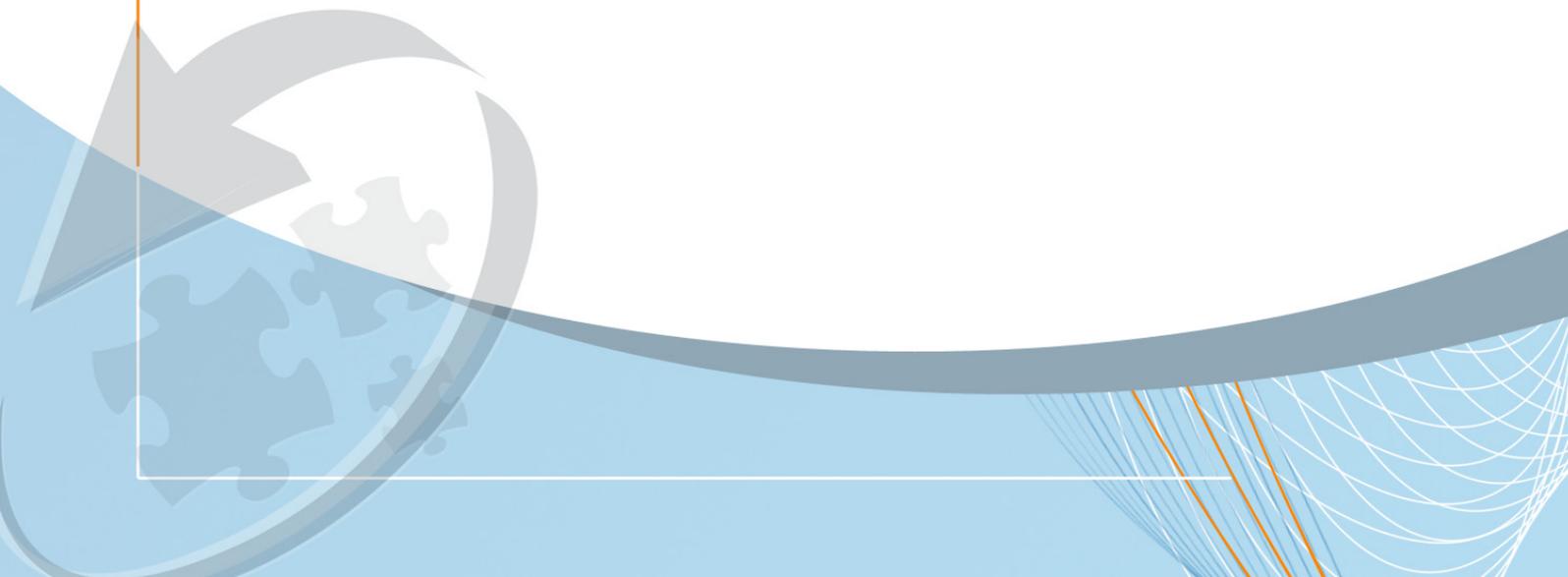




SOLUTION OVERVIEW

STRIATA SECURE ELECTRONIC
DOCUMENT DELIVER
SOLUTION OVERVIEW

Achieve paper turn-off and a rapid ROI



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Secure Electronic Document Delivery

Internet and email have completely changed the way we communicate. Emails and text messages are rapidly replacing traditional paper communications. Yet, while Billers and Financial Institutions invest heavily in online initiatives aimed at reducing paper, they fall short at the most important hurdle – getting customers to adopt the technology. For paperless solutions this is never more true - to achieve ROI on paperless solutions, innovation at the adoption point is crucial.

Do web based initiatives promote paper turn - off?

Customers are only willing to turn off paper for an alternative that is as convenient and delivers more value than its paper equivalent. While web based solutions deliver high value, the barriers to adoption such as registration and customer initiative remain the same, thus resulting in poor customer uptake.

To achieve maximum eAdoption, a comprehensive billing solution that involves multiple solutions working toward a common goal is necessary.

By addressing the three biggest drivers of adoption: convenience, value add and security, Striata's clients are achieving dramatically higher adoption rates: 10 - 20% paper turn-off in the first year and 25 - 40% by the end of year two. Striata clients currently achieve 12% to 15% paper suppression per annum, and experience a 30% reduction in Days Sales Outstanding (DSO).

Striata Secure Electronic Document delivery successfully drives paper turn - off

Striata Secure Electronic Document Delivery is a set of software applications and integration methodologies designed to reduce paper output and the associated printing and postage costs. This solution replaces high volume, system generated paper documents that are typically printed and delivered by mail, with functionally rich electronic documents, delivered as secure attachments, directly to customer email inboxes. These include statements, bills, invoices, collection notices, policies, letters, contracts and regulatory compliance documents.

The eDocument is designed as an exact replica of the paper that it replaces, but with optional, additional, interactive functionality, such as intuitive navigation, pre-populated application forms, feedback submission, embedded data and opinion polls or surveys.

Striata provides a cost effective, alternative delivery channel that augments eBilling portals and complements corporate digital communication strategies, with the significant additional benefits of achieving paper reduction.

Paperless adoption strategies that work

Striata's solution is structured around the customer's reactive nature, as they are only required to open electronic documents that are delivered to them, and always with just a single click.

The combination of secure electronic document delivery and website based self-service, results in maximum consumer choice, dramatic cost savings and personalized marketing.

Striata's solution attends to every detail concerning the delivery channel, this includes:

- Strategies to help clients collect customer email addresses
- Ease of data integration
- Universal platform support for the eDocument format, and ability to match the creative of the paper that it replaces
- The use of email as the delivery channel (email is still the foremost digital communication channel of choice)
- Deliverability strategies to ensure maximum email inbox penetration
- Security mechanisms to protect electronic document authenticity and integrity
- One click access to view the electronic document
- Flexible storage options that allow electronic documents to be saved and viewed outside the email client

Benefits of Secure eDocument Delivery:

- **Cost take out:** Significantly reduces paper, printing and postage costs. Low cost of implementation and pay per use pricing.
- **Convenience of email and secure attachments:** Ability to save the attachment, view it offline and print hard copies. Ability to integrate advanced functionality within the electronic document.
- **Security:** The eDocument remains encrypted offline and outside the mail client, protecting confidentiality. The email attachment is secured using the latest in encryption technology.
- **Support for corporate e-communication and CRM initiatives:** Promotes interaction and direct communication with customers.
- **Drives qualified web traffic:** Augments and complements existing online services.
- **Marketing:** Provides effective marketing real estate that can be used for personalized, targeted marketing offers.
- **Customer experience insight:** Enables detailed tracking reports
- **Environmental impact:** Minimized by reducing paper output.

Examples of eDocument applications

eStatements: Used by the world's largest banks to drive down paper costs and support online banking initiatives.

ePolicies: Used by insurers to lower policy initiation, update costs and provide added value via differentiation.

Overdue / Past due notices: Sent via email to remind consumers that their accounts are about to go past due or are overdue. An encrypted payment form (Striata BillPay) is attached.

AutoPay applications: Applications for re-occurring debits are encrypted, partially pre-populated and sent via email for completion and secure, instant submission.

Sample ROI by Industry

Insurance: Used to generate ePolicies, agent commission statements, and consolidated B2B electronic invoicing. Our clients include: Chartis (formally AIG,) Chubb, Arrowhead, The Hartford, United Healthcare, PURE Insurance, Plymouth Rock Group and Allianz.

Banks: Used by the world's leading banks to support their online banking strategies and to maintain critical touch points with customers. They are: Barclays, Citibank, Standard Bank and Investec.

Utilities: Utilized as an alternative bill delivery channel. North American utility, IREA achieved 20% paper turn-off in the first 4 months. Fayetteville Public Works Commission has achieved 20% paper turn-off in 8 months, and City of Tallahassee has achieved 30% paper turn-off after 3 years.

Telecommunications: Striata helps drive adoption of its online strategies. Cell C converted a further 22% of their paper based to eBilling within 7 months, through the use of Striata's adoption program.

Media communications: MultiChoice has successfully replaced 5.6 million paper documents over a 12 month period, with the help of Striata's effective eStatement adoption campaign.

ABOUT STRIATA

Striata unlocks the power of email and mobile messaging

Our electronic delivery solutions dramatically increase customer adoption of paperless bills, statements, policies, marketing and other high volume system-generated documents.

The world's largest financial services, utility, insurance, retail and telecommunications companies achieve unrivalled results by replacing print and mail with Striata's interactive electronic documents and transactional messages.

Striata's enterprise platform, strategy and support services:

- drive significant paper suppression
- deliver ongoing cost savings
- accelerate payments
- enhance the customer experience
- enable regulatory compliance

Our comprehensive solutions expand the digital dialogue through personalized customer lifecycle messaging, retail receipts, notifications and alerts.

A global paperless communications specialist with over a decade of experience, Striata has operations in New York, London, Johannesburg, Hong Kong, Sydney and partners in North and South America, Europe and Asia Pacific.

Electronic Customer Communication

NEW YORK

LONDON

JOHANNESBURG

SYDNEY

HONG KONG

MEXICO CITY

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