

divine Overview

**Presented by:
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Officer**

March, 2002

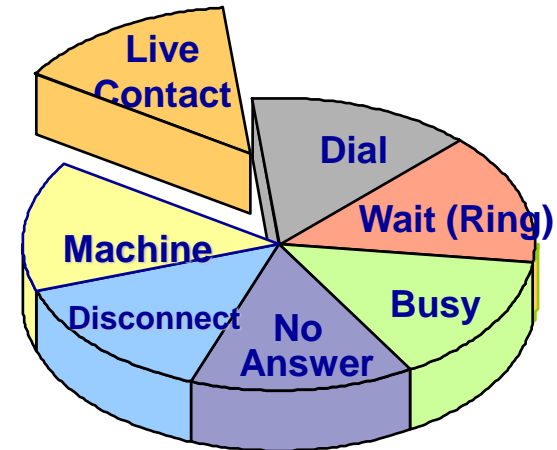
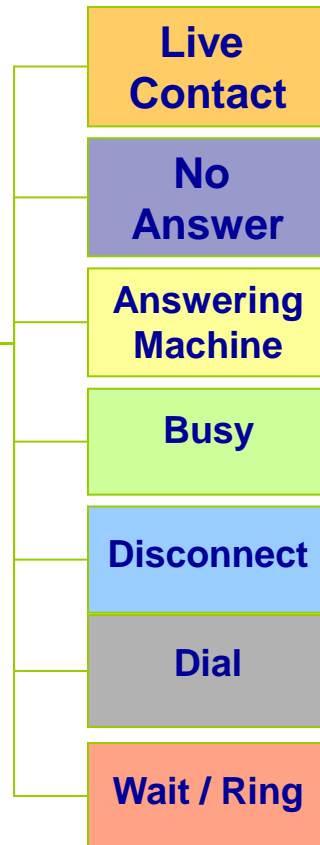
Customer Interaction Management (CIM)
Part I: Telephony Solutions
Part II: Multi-Channel CIM

A History of Product Innovation

- » divine's Customer Interaction Management (CIM) telephony solutions include products from eshare communications (formerly Melita International) and SoftMetric, Inc.
- » eshare/Melita was the creator of predictive dialing and call blending technologies and holder of over 40 patented telephony technologies
- » Since its first release in Q1, 2000, SoftMetric's award-winning business activity monitoring solution has experienced rapid adoption in the contact center marketplace
- » In 2001, eshare and SoftMetric each became part of divine, inc.

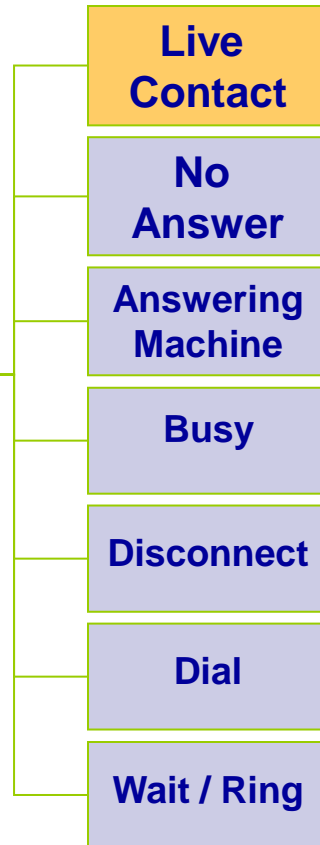
Why Automate?

Productivity with Manual Dialing



12-15 Minutes Per Hour/Agent

Productivity With Automation



45 - 52 Minutes/Hour/Agent
Approx. 400% increase

Why Customers Deploy Conversations

- » Conversations is an intelligent, CTI-enabled, blended Inbound/Outbound contact management solution that combines predictive dialing with campaign management capabilities.

Many Best-In-Class Capabilities

- » Connect with more customers
- » Reduce nuisance calls
- » Reduce agent idle time
- » Delivers more performance
 - Promise-to-Pays
 - Right party connects
 - Sales

Differentiators

- » Individual Agent Pacing
 - » Increases agent talk time and reduces hang-ups
- » Call Progress Analysis
 - » Superior algorithms resulting in industry-leading live connect rates
- » Agent Blending
 - » Agents able to seamlessly switch between inbound and outbound calls
- » CTI Solutions
 - » Leverages customer investment in switch technology

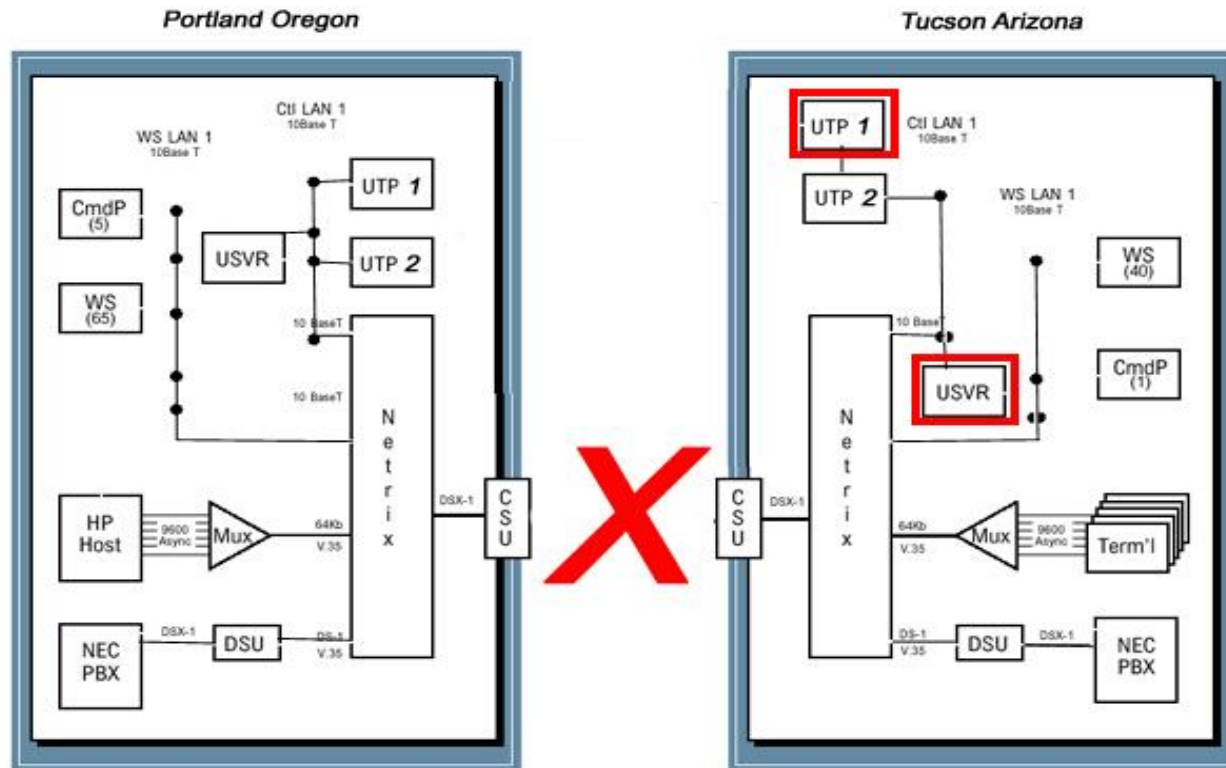
Differentiators

» Other Strengths

- » Integration Capabilities - integrates with most switches, key third party products such as:
 - Lucent
 - Aspect
 - Nortel
 - Cisco/Geotel (late 2001)
- » Flexibility to manage configurations of multiple blended campaigns
- » Architecture - adhere to open industry standards
 - Scalability, reliability, dependability
 - Ability to support distributed solutions

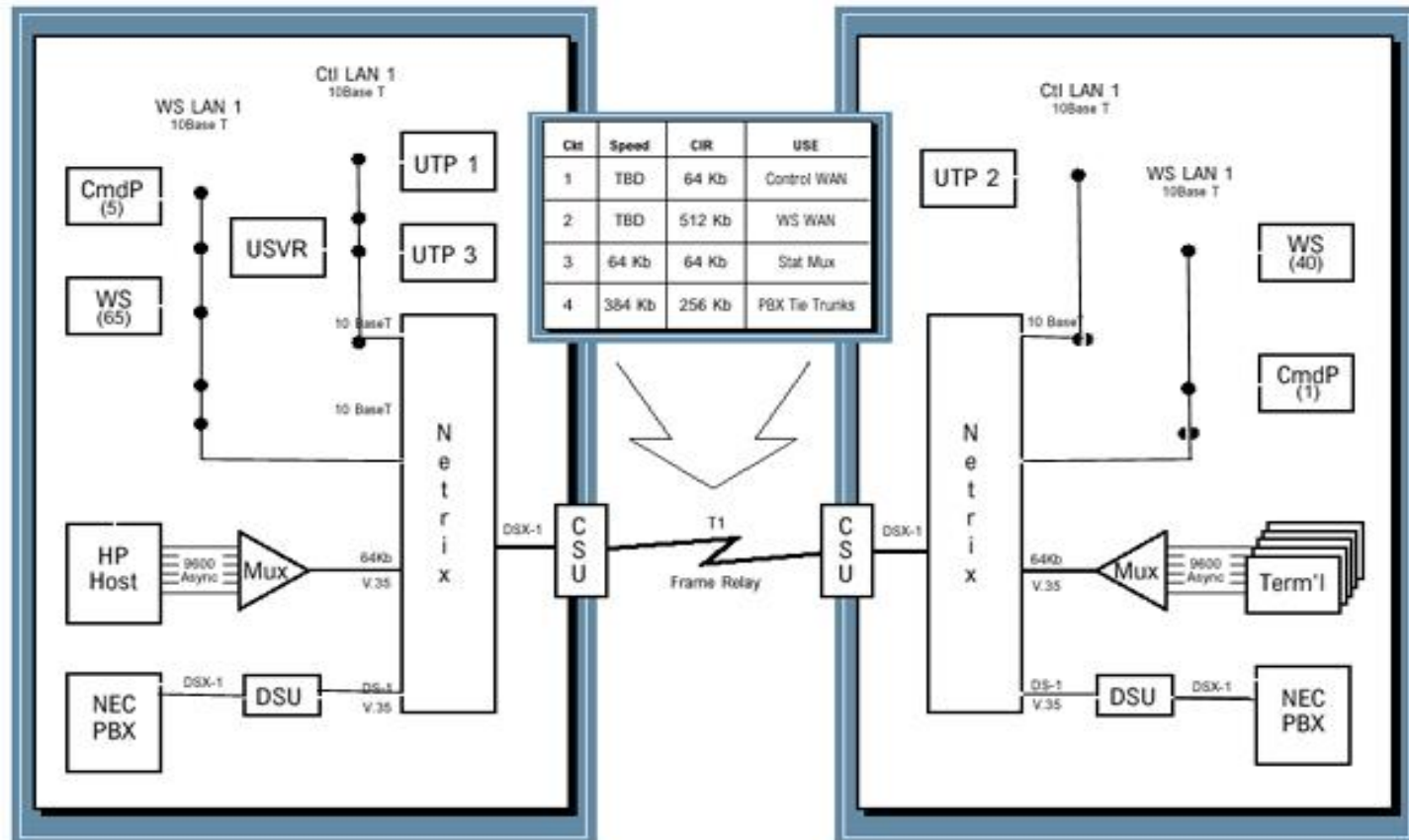
Siebel
Clarify eFront Office
Witness Systems

Non-Distributed Solutions



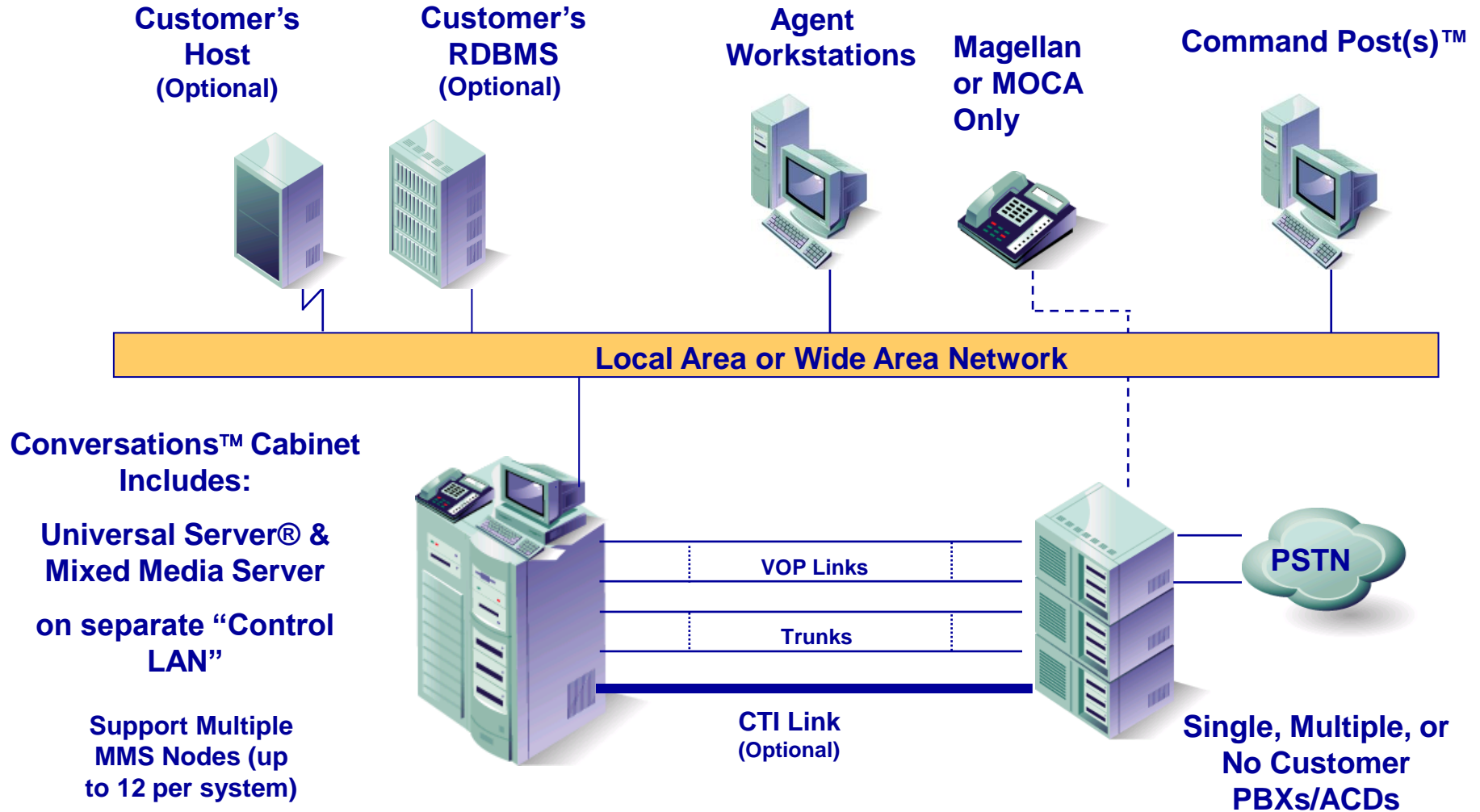
- » Multi-city companies must have multiple dialer systems
- » High cost required for duplicate efforts

Distributed Solutions



- » Single dialer system implemented over geographically-separated sites

System Architecture



Demonstrable ROI

- » Manual to automated dialing
 - » Will often increase agent talk time approx. 300% - i.e. from 15 minutes/hour to 50 min./hour
 - » Results in higher call volume/revenue, significant cost reduction (if elect to reduce number of agents)
- » divine system in comparison to competitor system
 - » Will often result in 5 more min./hour talk time/per agent
 - » Results in decreased cost of sale/increased revenue produced per agent per hour
 - » Significantly lowers nuisance rates

Conversations 5.00

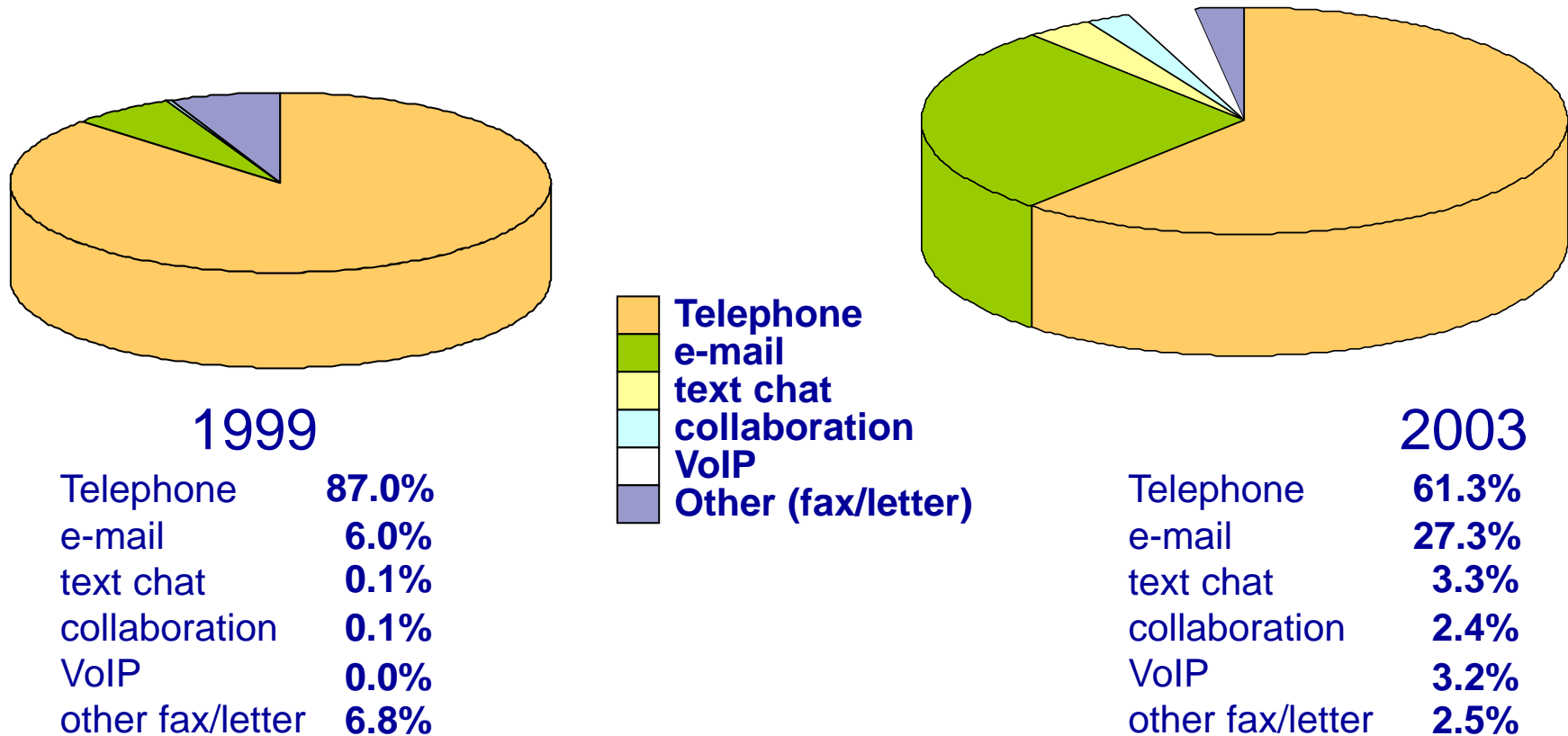
- » Target GA – April, 2002
- » Feature enhancements
 - » Same Agent Callback in a Flex Environment
 - » Do Not Call List Enhancements
 - » Digital Recording Enhancements
 - » Command Post / Universal Server Enhancements
 - » Security Enhancements
- » Significant capacity modeling and infrastructure support
 - » Verified ability to support up to 800 seats on a single universal server (IBM B80)
 - » Verified support for numerous list/agent/hit rate configurations on both the small (IBM B50) and large (IBM B80) systems
- » New functionality
 - » New Cisco/Geotel CTI Integration
 - » PowerCTI
 - » StrategyFlow – multi-channel vertical solutions

divineTM The Extended Enterprise CompanySM

The Market Evolution to Multi-channel Customer Interaction

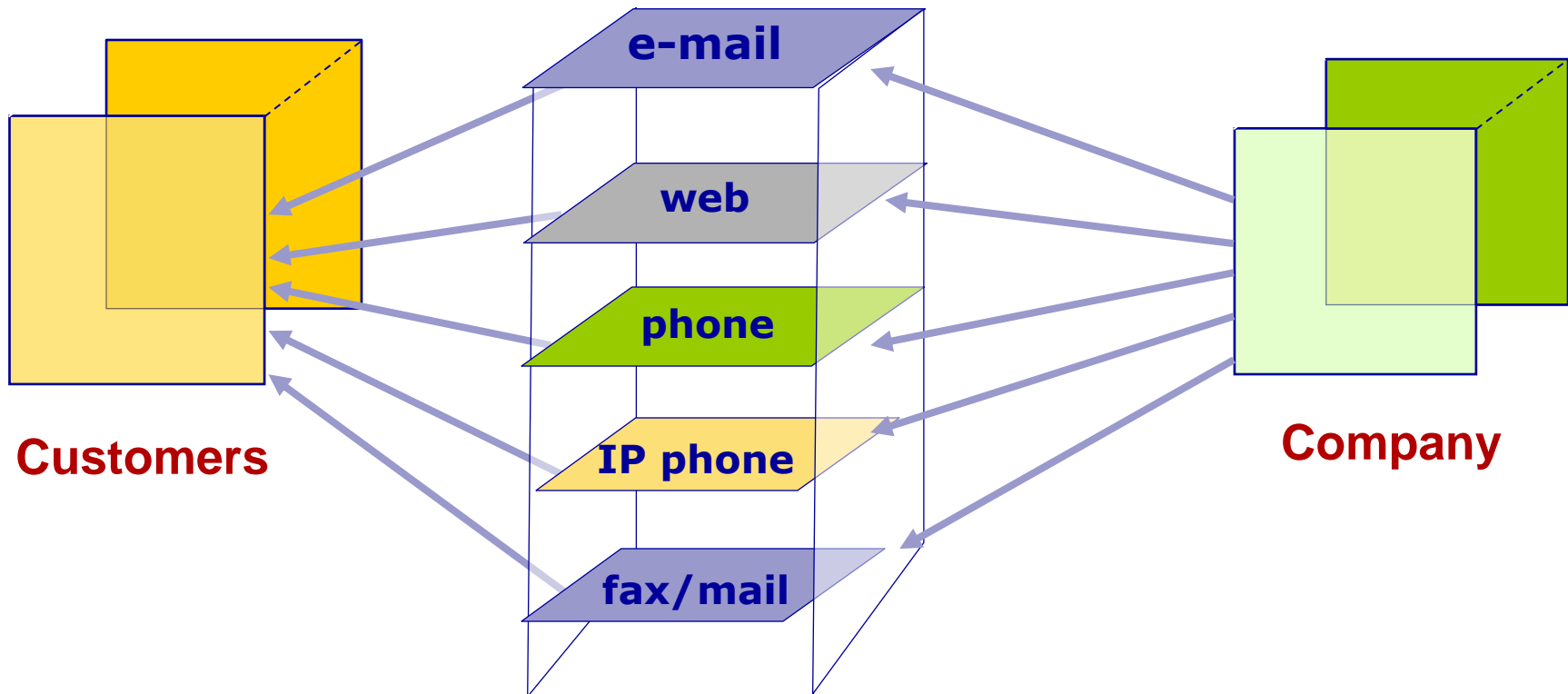
Preferred Contact Methods Are Changing

Contact Methods, 1999 & 2003 (% share)

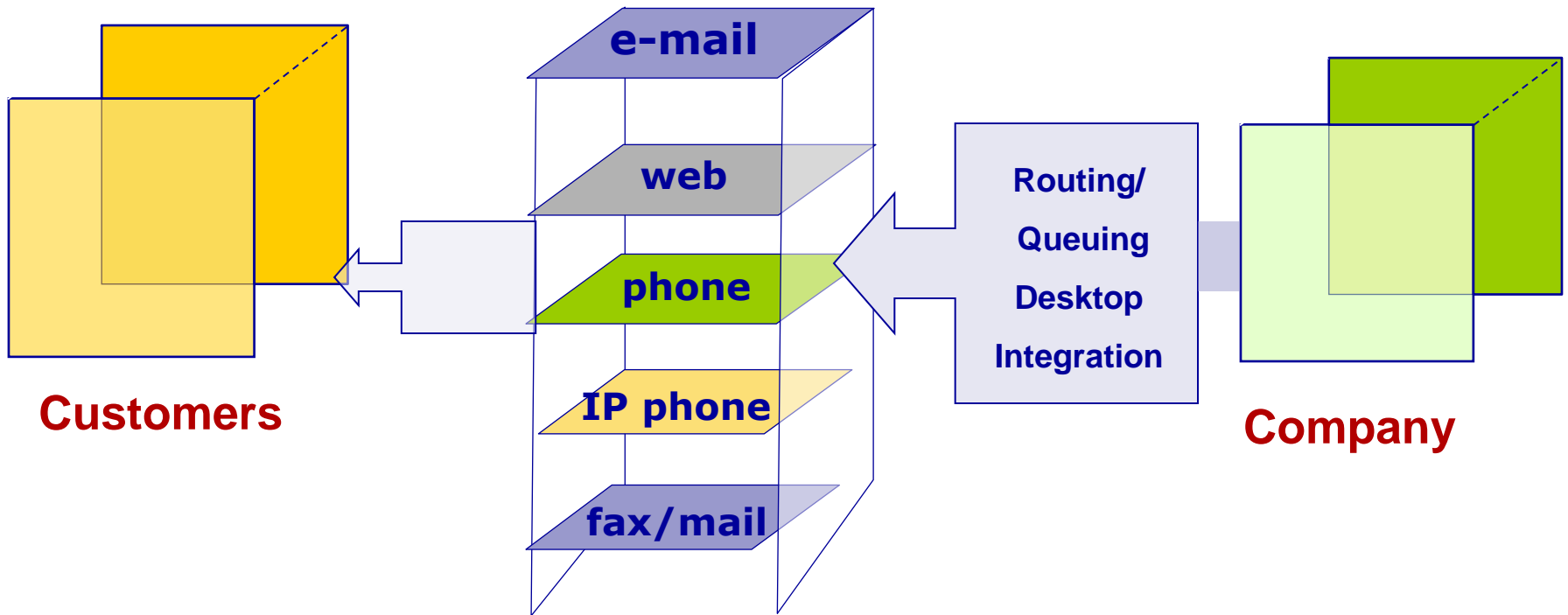


Source: Datamonitor, 11/2000

Multi-Vendor Fragmented Solution



The divine Solution



The divine CIM Solution

Customer

****Key - Universal Queuing/Routing & Desktop Integration - Key****

divine PSO

divine CIM Solutions

divine Managed Services

divine Synchrony
& divine NetAgent

divine
Conversations
& XChange

divine
SoftMetric

divine
Community
Tools

divine
Content
Management

divine
Information
Services

divine PSO

Special Business Applications

divine Managed Services

Other
Applications

eCollections

eSales

eSupport

Interaction
Management
Strategy

Other
Applications

divine PSO

Large Scale Business Applications

divine PSO

Infrastructure
Management

Siebel

SAP

Clarify

PeopleSoft

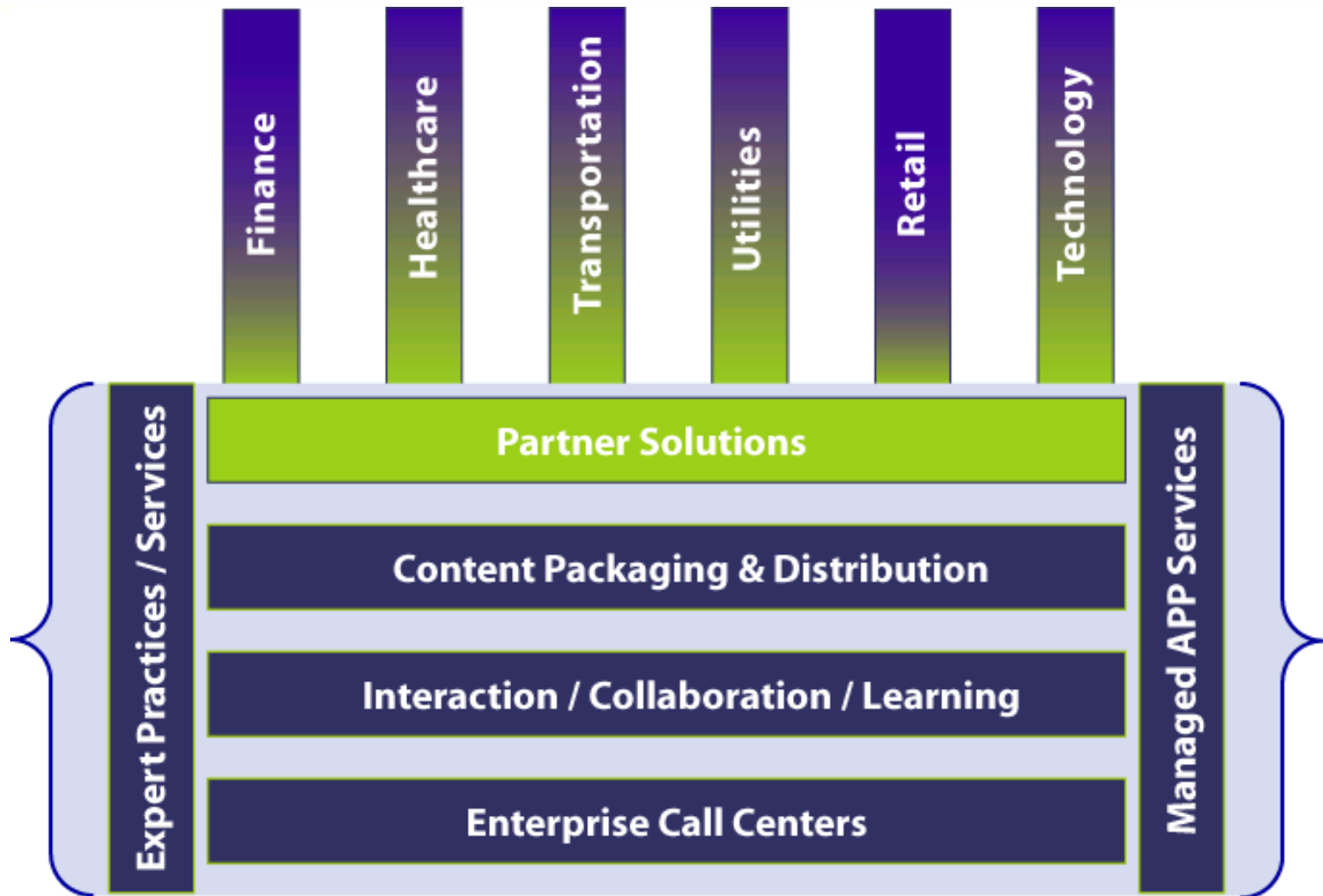
Inventory
Control

divine PSO

divine PSO

Corporation

Extended Enterprise Offerings



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Vertical Solutions - eCollections

Business Objectives

- » Leverage new technologies to improve customer contact method efficiencies
- » Increase profitability by reducing agent resources and increasing contact rates
- » Reduce the cost of processing assisted service interactions
- » Reduce the number of inbound calls associated with the collections process
- » Maximize existing Conversations operational procedures and processes

Solution Summary

- » Create an internet-enabled environment for collections that provides an optimized multi-channel StrategyFlow™ for the interaction management process
- » Provide self-service portal processing capability for both visiting customers and agents
- » Satisfy customer communication needs utilizing lower cost collaboration and e-mail channels

Value Proposition

- » Move 15% - 30% of agent telephony transactions to less expensive channels such as self-service, e-mail and interactive chat
- » Increase customer satisfaction by allowing customers to interact at their chosen time and place using their preferred contact method

How Collections is Done Today

- » Notification channels
 - » External - i.e., postal mail dunning letters or messages in statements
 - » Outbound dialing collection campaigns
- » Response channels
 - » Inbound calls to make promise to pay or payment
 - » Postal mail with payment

Collections With Strategy Flow™

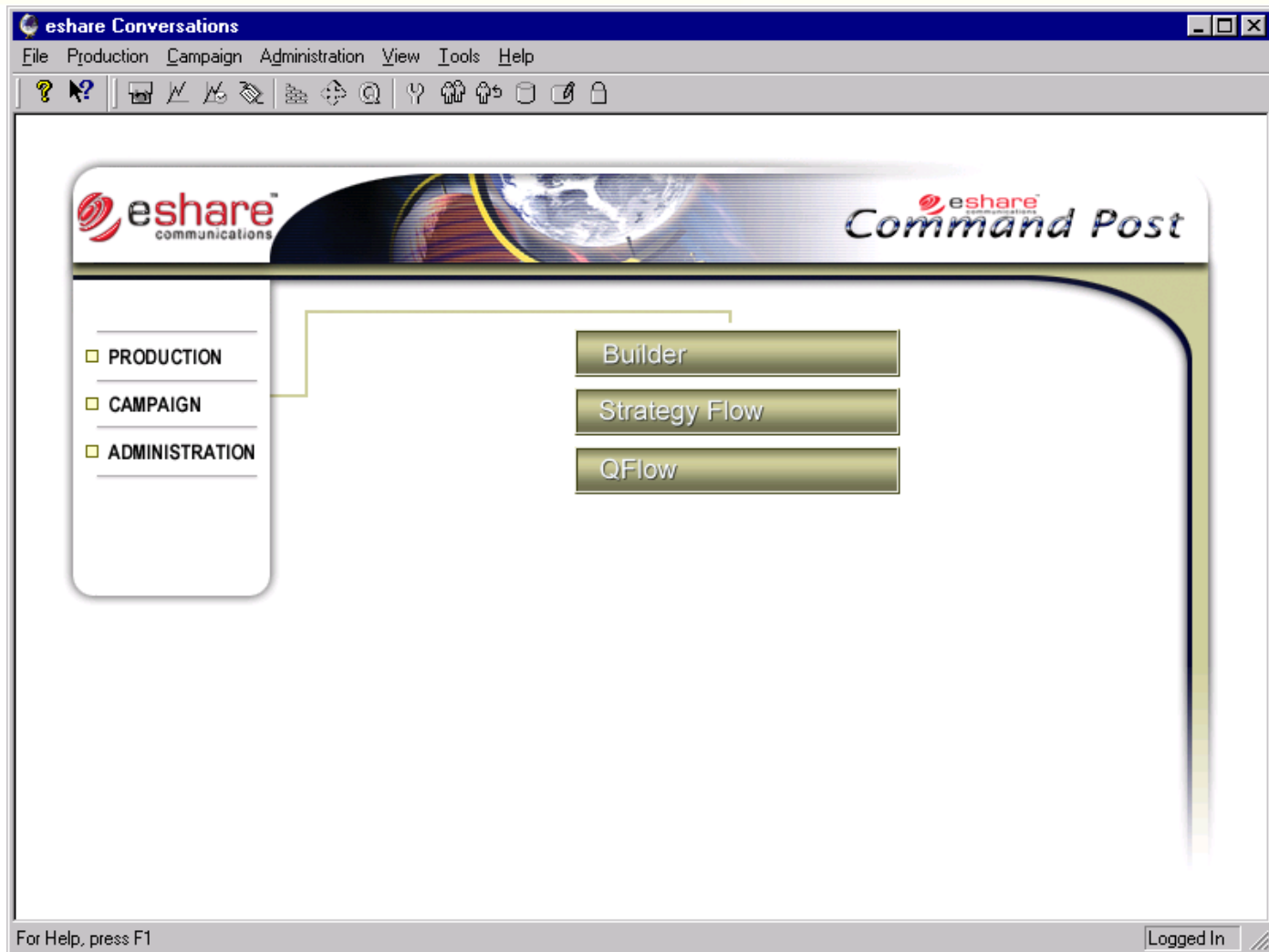
» Notification channels

- » Integrated multi-channel strategy including outbound voice, inbound voice, e-mail, web chat, web callback and postal mail
- » Business rules-based channel contact strategy customized to each customer segment

» Response channels

- » Integrated inbound contacts - web chat, e-mail, voice, postal mail - to make promise to pay or payment
- » Self service payment portal

How Does It Work?



Strategy Flow - Define Strategy

Name:	Screen Definition File:	State:
<input type="text" value="30 Day"/>	<input type="text" value="ecollect.sdf"/>	<input type="text" value="Ready"/>
Description:	Overall Strategy Termination : 100%	
<input type="text" value="Run for accounts that are 30-59 days past due."/>	<div style="width: 100%; height: 10px; background-color: black;"></div>	

Available Notification Channels		Selected Notification Channels			
Email	➔	Wait Time[Hours]	Percentage		
Voice		Name	Email Field		
PostCard		168	10	PostCard	
		120	20	Email	@EMAIL1
		120		Email	@EMAIL2
			Voice		

Available Response Channels		Selected Response Channels	
Inbound Voice	➔	Name	
IVR		Inbound Voice	
Inbound Email		Inbound Email	
Web Self Service		Web Self Service	
Web Self Service with Assistance		Inbound Chat	
Inbound Chat			

Strategy Flow - Define Strategy

Add Application

Name: 30DAY Campaign Call List: 30DAY Strategy Name: 30 Day

Description:
Application assignment for 30 Day campaign

Channels

Notification:

Channel	Associated Application
PostCard	
Email	email1
Email	email2
Voice	Test

Response:

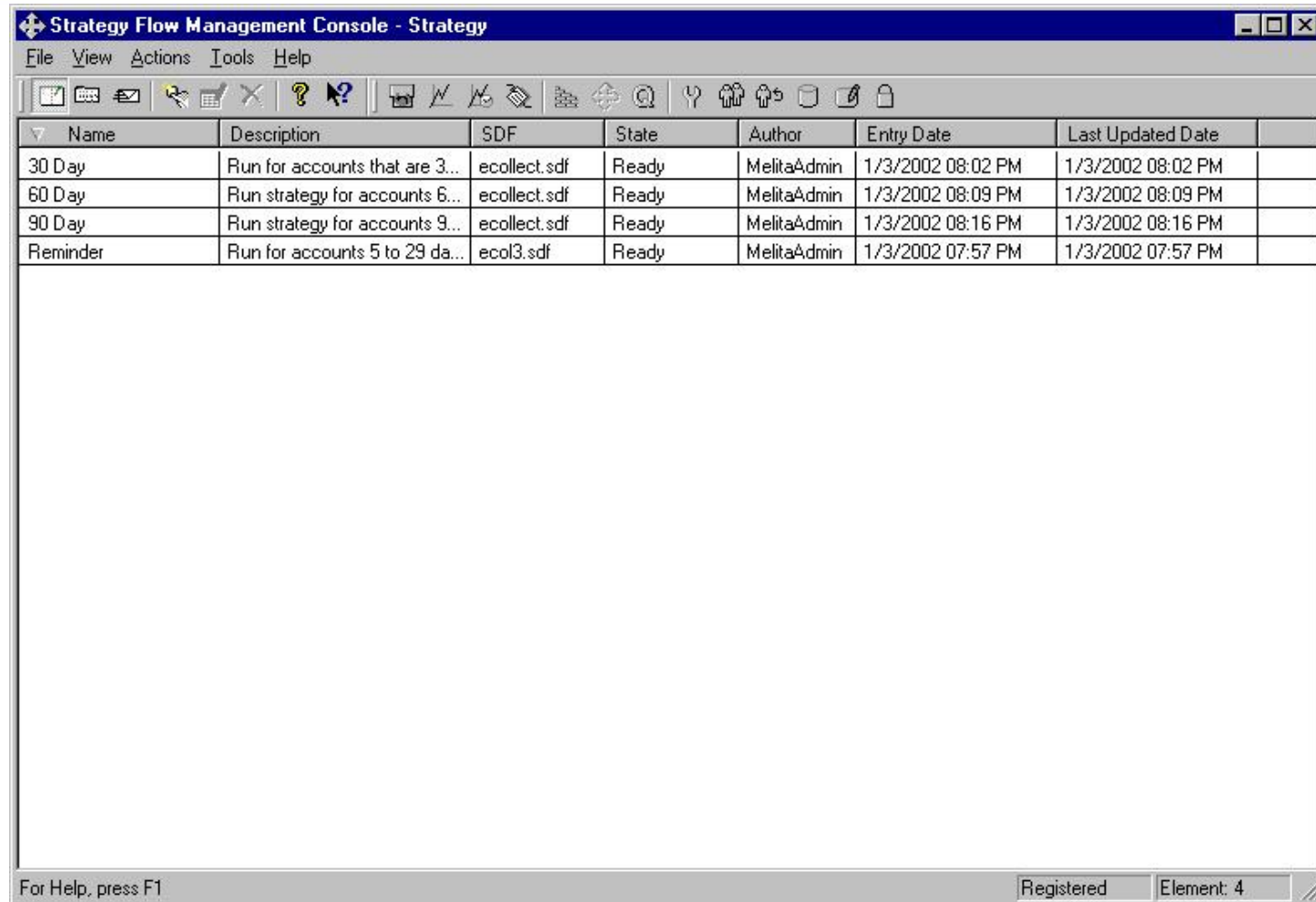
Channel	Associated Application
Inbound Voice	Test
Inbound Email	
Web Self Service	eCollections
Inbound Chat	

Steps

☐ 1 Create SDF with @email fields
☐ 2 Export SDF to server
☐ 3 Create call list with post index assignment
☐ 4 create email template
☐ 5 Assure URL and Mailbox name are set to appropriate ...
☐ 6 Save email template

Save Cancel

Strategy Flow - Summary View



Name	Description	SDF	State	Author	Entry Date	Last Updated Date	
30 Day	Run for accounts that are 3...	ecollect.sdf	Ready	MelitaAdmin	1/3/2002 08:02 PM	1/3/2002 08:02 PM	
60 Day	Run strategy for accounts 6...	ecollect.sdf	Ready	MelitaAdmin	1/3/2002 08:09 PM	1/3/2002 08:09 PM	
90 Day	Run strategy for accounts 9...	ecollect.sdf	Ready	MelitaAdmin	1/3/2002 08:16 PM	1/3/2002 08:16 PM	
Reminder	Run for accounts 5 to 29 da...	ecol3.sdf	Ready	MelitaAdmin	1/3/2002 07:57 PM	1/3/2002 07:57 PM	

For Help, press F1

Registered Element: 4

Web Payment Portal – Customer Registration

eshare communications eCollections - Registration - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print

Address <https://10.168.12.200:8443/eCollections/Register.jsp> Go Links >>

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Web Payment Portal

Login Information

Password:

Verify Password:

Personal Information

Account Number:

Register For eCollections Reset Cancel

eCollections v. 1.00.004
Copyright © 2001 eshare communications

Done Internet

Web Payment Portal - On-line Payment

eshare communications eCollections - Microsoft Internet Explorer

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Address <https://10.168.12.200:8443/eCollections/showPaymentImmediate.do> Go Links >>

GENERAL INFO
[Current Charges](#)
[PersonalInfo](#)
[Contact Us](#)
[Customer Service](#)
[Web Callback](#)
[Logout](#)
ACCOUNT INFORMATION
[Overview](#)
PAYMENT OPTIONS
[Immediate](#)
[Payment Sent](#)
[Refusal](#)
[Promise To Pay](#)

eCollections
Online Payment

Account Status

Payment Due Date:	09/30/2001	Minimum Amount Due:	10.00
Statement Date:	09/15/2001	Available Credit Line:	4471.60
Last Payment Date:	08/30/2001	Current Balance:	528.40
Last Payment Amount:	125.56		

Account Information

Payment Amount:	<input type="text" value="10.00"/>	Payment Date:	<input type="text" value="03/01/2002"/>
Bank Routing Number:	<input type="text" value="123456789"/>		
Bank Account Number:	<input type="text" value="000123456"/>	Bank Check Number:	<input type="text" value="9876"/>
Payment Comment:	<input type="text" value="I forgot. Sorry."/>		

Save Reset Cancel

Web Payment Portal - Promise to Pay

eshare communications eCollections - Microsoft Internet Explorer

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Web Payment Portal

GENERAL INFO
[Current Charges](#)
[Personal Info](#)
[Contact Us](#)
[Customer Service](#)
[Web Callback](#)
[Logout](#)
ACCOUNT INFORMATION
[Overview](#)
PAYMENT OPTIONS
[Immediate](#)
[Payment Sent](#)
[Refusal](#)
[Promise To Pay](#)

eCollections
Payment Promise

Account Status

Payment Due Date:	09/30/2001	Minimum Amount Due:	10.00
Statement Date:	09/15/2001	Available Credit Line:	4481.60
Last Payment Date:	08/30/2001	Current Balance:	518.40
Last Payment Amount:	125.56		

Payment Amount:	<input type="text" value="10.00"/>
Payment Date:	<input type="text" value="03/15/2002"/>
Payment Method:	<input type="text" value="Mail"/>
Payment Comment:	<input type="text" value="I'll send payment by the 15th."/>

Save Reset Cancel

Web Payment Portal - Schedule Call Back

eshare communications eCollections - Microsoft Internet Explorer

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Web Payment Portal

GENERAL INFO
[Current Charges](#)
[PersonalInfo](#)
[Contact Us](#)
[Customer Service](#)
[Web Callback](#)
[Logout](#)

eCollections
Web Callback

Month: Day: Year: Hour: Min:

Phone Number:

Callback Comment:

ACCOUNT INFORMATION
[Overview](#)

PAYMENT OPTIONS
[Immediate](#)
[Payment Sent](#)
[Refusal](#)
[Promise To Pay](#)

eCollections v. 1.00.004

<https://10.168.12.200:8443/eCollections/WebCallback.jsp> Internet

Professional Services Offerings

- » Phase One - Business analysis and assessment
 - » Contact Strategy Business Process Assessment and Development,
 - » Technical Architecture Assessment,
 - » Web Site Assessment,
 - » Implementation and Test Planning
- » Phase Two - Implementation
 - » Portal Development, Installation and Configuration,
 - » Multi-Channel Advisor Workstation Installation and Configuration,
 - » Contact Strategy Design, Installation and Configuration,
 - » Operational Procedure Development and Documentation
 - » Training

Software Services Offerings

- » Existing Products - New Revisions Required
 - » Conversations 5.00
 - » Magellan 5.00 or MOCA 5.00
 - » NetAgent 6.00 – CHAT & EMAIL
- » New Products Needed
 - » Conversations Strategy Flow™ Module (separately licensed module first available in v. 5.00)
 - » eCollections™ Web Payment Portal Server
 - » divine Self-Service (optional)
 - » divine SoftMetric (optional)

Other Vertical Solutions

» Coming Soon

- » eFraud
- » eSales
- » eMarketing

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SoftMetric Overview

Value Proposition

- » divine SoftMetric is a revolutionary new **business activity monitoring and performance analysis** product
- » Whether looking at internal data, outsourced activity data or a combination of both, SoftMetric's **Web-based consolidated view of business performance data** allows you to spot trends and quickly identify causes of sub-par performance.
- » Ideal for companies in highly competitive and volatile marketplaces such as financial services, insurance, telemarketing and 3rd party marketing, SoftMetric allows you to store and analyze data from any source with **no product customization or long implementation cycles**.
- » **Many SoftMetric customers get up and running in as little as two weeks and achieve ROIs in 45 - 60 days.**

Features at a Glance

- » Role based security
- » User-defined alerts flag areas of degrading or sub-par performance
- » Easy to create custom queries, graphics and bookmarks
- » Pure Web architecture
- » Thin client with Enterprise scale backend server
- » Easy to add or expand data sources
- » Rapid implementation (1 – 2 weeks)

Rapid Return on Investment

- » A major third party telemarketing outsourcing firm identified a \$7.1 million dollar revenue opportunity increase on their outbound telemarketing campaign for one product line after only 30 days of SoftMetric use.
- » A top ten ranked telemarketing company banked an additional \$700K of revenue on one customer account by using SoftMetric for 90 days to analyze outbound telemarketing performance

SoftMetric & Conversations

SoftMetric Analysis Server - MindSpring Internet Explorer

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Address http://216.140.208.219/SMDemoV30/mainFrame.sm Go Links »

divine™ SOFTMETRIC

Health Production Explore Favorites Preferences Help Logout

ConversationsDemo

- Agent Report
- Collections Report 1
 - Enterprise
 - Bank
 - Location
- Collections Report 2
 - Enterprise
 - Bank
 - Location
- Collections Report 3
 - Enterprise
 - Bank
 - Location
- Enterprise Summary of Dialers
 - Enterprise**
 - Location
- System / List Report

Customer 1

Customer 2

Time Frame	Reporting Level	Summary Level	Filter	Options
Last 13 Weeks	Cumulative	Location	None	

Enterprise Summary of Dialers
ConversationsDemo
Enterprise

Location	Most Recent Activity	Dials	Out Connects	Outb Con
Atlanta	02/21/2002	142229.00	21641.00	130
Chicago	02/21/2002			140
Total		142229.00	21641.00	271

Done Internet

SoftMetric & Conversations

SoftMetric Analysis Server - MindSpring Internet Explorer

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divine™ **SOFTMETRIC**

Health Production Explore Favorites Preferences Help Logout

ConversationsDemo
Enterprise
Bank
Location

Customer 1

Customer 2

General Health
Agent
System
Business

View Time Frame Statistic Drill Filter
Data Table Last 13 Weeks Mean None

General Health - Business
ConversationsDemo
Enterprise

Metric	03-09-2002	03-02-2002	02-23-2002	02-16-2002	02-09-2002	02-02-2002	01-26-2002	01-19-2002	01-12-2002	01-05-2002	12-29-2001
Promise Cnt			289.68								
Promise Cnt 30			234.18								
Promise Cnt 60			26.52								
Promise Cnt 90			28.98								
Promise Days			8.41								
Promise			0.18								

Done Internet