



Aia
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Company

CUSTOMER COMMUNICATIONS MANAGEMENT FOR ISV'S

The Application Software Companies Can't Afford to Ignore
And a Guide to Finding an Affordable Solution

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ITP



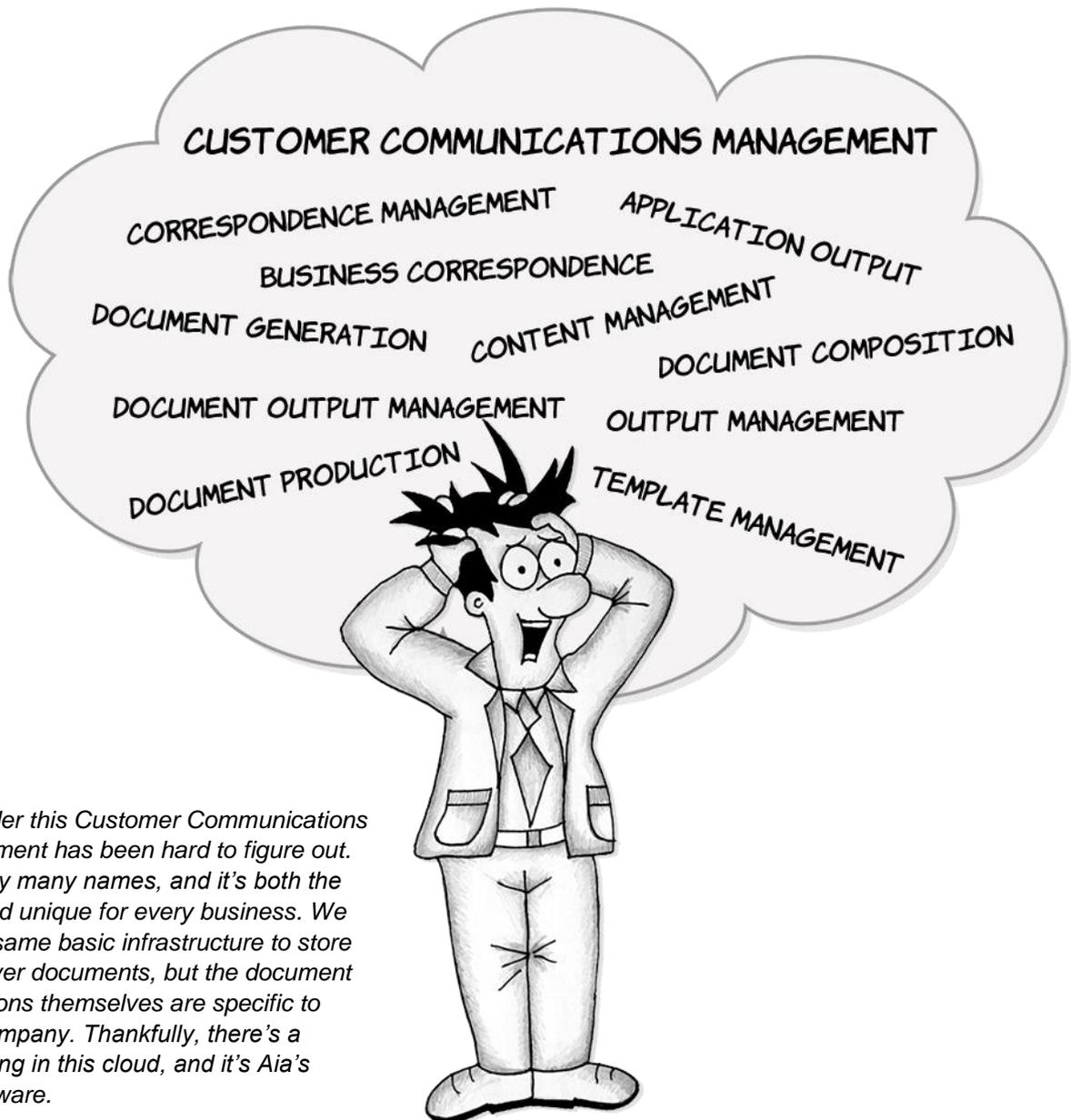
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Is This Guide for You?

Are you an Independent Software Vendor (ISV), software provider or software developer who targets vertical markets such as government, insurance and finance? Do your clients depend on document output as the core of their business processes? This guide will help if you build and manage applications like policy administration, claims management, leasing, and permitting that rely heavily on document-based communications to interact with and service customers.



No wonder this Customer Communications Management has been hard to figure out. It goes by many names, and it's both the same and unique for every business. We use the same basic infrastructure to store and deliver documents, but the document applications themselves are specific to every company. Thankfully, there's a silver lining in this cloud, and it's Aia's ITP Software.



EXECUTIVE SUMMARY

Think You Don't Need Customer Communications Management? Your Clients May Disagree.

Many markets, especially government, insurance and finance, consider document communications a core deliverable of their business processes. A tax notification, bank statement or insurance policy is a tangible representation of a company's service to a client. Business documents are now recognized as a key part of relationship management across all sectors.

This naturally leads to greater interest in better ways to optimize production, delivery and value of these customer communications through document and multi-channel output. Companies often turn to their system integrators and independent software vendors (ISVs) to help them find answers and put solutions in place.

For ISVs, this represents both a problem and an opportunity.

Are You Leaving Money on the Table?

While ISVs are familiar with the output related to their particular applications, they miss a tremendous opportunity by not proactively integrating day-to-day business correspondence into their solutions. By ignoring the critical customer communications component, you not only do a disservice to your clients, you leave money on the table that could go to your bottom line.

A GUIDE TO ADDING CUSTOMER COMMUNICATIONS MANAGEMENT TO YOUR PORTFOLIO

This white paper will help you guide you through the process you should consider to identify, evaluate, price and integrate a customer communications component into the applications you currently provide to your clients.

You'll then be in good position to confidently bring a solution to new and current clients who are:

- ▲ Struggling with outdated processes
- ▲ Concerned about efficiency and cost
- ▲ Curious about online and multi-channel communications

DOCUMENT OUTPUT: MOST CRITICAL. MOST NEGLECTED

Document output may be the last piece in the corporate value chain, but it's the piece the customers hold in their hands, read and keep.



The Problem: The World Has Changed

WORKING IN THE WHIRLWIND

ISVs struggle to stay a step ahead of customers, in spite of fluid market conditions, changing regulations and a consumer world turning faster than ever. These conditions drive customers to rely on their vendors even more.

They ask you to take enterprise applications online and to the cloud, while at the same time, help them be more efficient and bring products to market faster. It's a chaotic mix that makes it difficult to pull together a CCM solution.

Traditionally, ISV customer communications platforms haven't been equipped to handle:

- ▲ Integrating legacy applications and documents
- ▲ Multichannel delivery combining print, email, mobile and PDF formats
- ▲ Variable and color digitally printed output
- ▲ Interactive online documents
- ▲ On-demand online access to archived documents like bank statements

LACK OF RESOURCES SPECIFICALLY FOR ENTERPRISE CUSTOMER COMMUNICATIONS MANAGEMENT

ISVs have understandably avoided dealing with the situation because there haven't been resources to help them tackle the problem. Proprietary solutions don't work as well anymore because documents have become more complex, and their associated data streams have become more challenging. ISVs who serve enterprise customers have found little to help them provide structured, repeatable, scalable solutions for clients that want to ramp up their customer communications platforms.

There are only a few off-the-shelf products from vendors that "get" the issues. The solution requires a vendor who has an understanding of:

- ▲ Where output data comes from
- ▲ How it is prepared for output
- ▲ Integrating CCM with existing business processes and systems
- ▲ A wide variety of document communications

NEW TYPES OF DOCUMENT OUTPUT AND CUSTOMER COMMUNICATIONS MANAGEMENT

Almost all types of business documents can be created and managed with a customer communications platform: policies, statements, notices, certifications. Your customers probably have hundreds of templates for document output, but few if any are currently created and managed as efficiently as they could be. CCM document applications can be classified by the manner in which they are prepared:

- ▲ Structured – batch output, usually automated with regular schedule: renewals, statements, tax notices. Static structure other than variable account data, limited messaging
- ▲ On demand – real time document triggered by an application event: customer visits web site for online quote, which is processed in the back office and instantly produces a policy or proposal
- ▲ Interactive – correspondence built from merging structured template and ad hoc data input by live person: agent creates letter regarding an insurance claim



Do It Yourself: Used to Work, Now It Doesn't

PROBLEMS WITH ONE-OFF ATTEMPTS

Some ISVs have attempted to solve the problem by creating their own document output applications. Most of these worked fine until the market shifted, and customer expectations changed. Today, even the best do-it-yourself approaches can't support new business models and changing communication practices.

Proprietary solutions typically involve a complex assembly of components, which defy good governance, ignore content management principles and inhibit operational agility. Some of the typical problems are:

- ▲ Complex, slow, unstable and not scalable enough
- ▲ Can't handle complex nested and repeated data, such as lists of orders used in all types of communications correspondence
- ▲ Use components never designed for an industrial-strength solution like Microsoft Word
- ▲ Difficult to integrate into existing applications
- ▲ Not adaptable to fit the needs of all your customers
- ▲ Can't keep up with technological and marketing needs (for instance, multi-label branding)

Granted, some enterprises are successful with their own, in-house IT-developed solutions. But these are most likely focused on the needs of just one company, whereas an ISV must solve problems for clients across multiple industries. Creating a solution for one doesn't automatically translate into a solution for the next. Perhaps you could update applications on a customer-by-customer, template-by-template basis, but why would you want to? It's a worrisome money pit and a development nightmare.

"By integrating the ITP Platform into our proven insurance products, we add value to our offering, while at the same time enhancing flexibility, business agility and operational efficiency for our insurance customers. Additionally it enables insurance companies to shorten time to market for new products, which is a major competitive advantage in this industry."

Chief Technology Officer - SSP



COST ISSUES ARE BIG CONCERN

Custom development isn't cost-effective as an ongoing investment. More realistically, it's an ongoing expense. Not only are there initial development costs, but also the unpredictable costs of maintaining it. Maintenance costs can represent a huge percentage of the total cost of ownership, while the initial build is also a significant piece of the total cost.

And there are as many potential problems as there are document applications. For example, a custom, proprietary solution needs updating to a newer version of Microsoft Word, before the older version becomes unstable and nonfunctional. The original application must be redesigned at no small cost, and this might involve not just one Word template, but hundreds. This brings on very real risks of late delivery and cost overruns.

CUSTOMER COMMUNICATIONS REQUIRE HUNDREDS OF TEMPLATES

Ask your large customers how many Microsoft Word documents their business processes require, and you may be astounded at the answers. Typically, the answer is not less than one hundred templates. Many times, we find enterprises facing hundreds of document applications for their core business processes. That puts this serious problem into perspective.

The fact is, whether you have a do-it-yourself document system or no solution at all, your customers are struggling to get out the door the documents that impact their core business processes. Proprietary and custom platforms have satisfied the need for structured and on demand customer communications until recently, but now, as companies add more interactive communications, these solutions have fallen behind. For example, records, policies and renewals may now need to be accessed online as well as in a printed format.

FROM DATA TO DELIVERY

Aia, A Kofax Company's Intelligent Text Processing (ITP) Document Platform integrates with CRM systems and other enterprise applications to improve multichannel content and personalized communications.



Document Output Matters Because Your Customers Need It

DOCUMENT OUTPUT: MOST CRITICAL, MOST NEGLECTED

Document output may be the last piece in the corporate value chain, but it's the piece the customers hold in their hands, read and keep. That makes it perhaps the most valuable and critical step. Whether the document is a bank statement, an insurance policy, or a certification, the information it contains represents the value of the organization to its customers. In spite of its ubiquitous presence in every corner of the enterprise, customer correspondence is a most neglected category of documents.

#TRENDING TOPICS: DOCUMENTS MOVING ONLINE

Document interactions are moving online at a rapid clip and require technology that can move with them. These are some of the ways online communications are used today:

- ▲ Interactive documents such as online forms have become commonplace because they are convenient, efficient, and immediate and automated. Both business users and end-user customers use them.
- ▲ Business user self-service enables business users to change and create templates and template content without the IT department's involvement. It takes a lot of time and cost a lot of money for ISVs to provide this service for their end users. A well-structured communications platform like ITP embraces business self-service and promotes communications that are "Business Owned, Business Managed, IT controlled."
- ▲ Online customer self-service provides customers the ability via self-service portals, social media or mobile devices to register their communication details and preferences. ITP software can leverage the data collected via customer self-service facilities to drive the customer communication process.
- ▲ CCM on mobile devices has become an imperative for communicators today.
- ▲ Cloud computing is another hot topic among ISVs, and in fact, anyone with an interest in IT. Leading suppliers like Microsoft and IBM are keen on the technology because they supply platforms for cloud computing. The ITP Customer Communications platform can be incorporated into cloud applications.

IGNORE CUSTOMER COMMUNICATIONS MANAGEMENT AT YOUR OWN RISK

ISVs that ignore or downplay the need for CCM are delaying the time when someone comes along with a better solution for their customers' problem. For ISVs with a solution, it's an opportunity to gain a stronger hold over valuable accounts. The problem has been lack of a single platform able to bring all these elements together in a consistent, repeatable, and scalable way. This frustrates the ISV and their customers, and a frustrated client is a warning sign that something must change.

THE MOST COMPELLING BUSINESS DRIVER: DISSATISFIED CUSTOMERS

Document output today is difficult and in some cases impossible with do-it-yourself applications, and there's no valid reason for sticking with this approach anymore. The problems it causes can't be ignored:

- ▲ Evolving compliance regulations
- ▲ No "track and trace" of template changes
- ▲ Versioning is impossible



▲ Time to market for new documents and changes to existing documents takes too long. In general, it's no surprise that customers are unhappy with current fixes. Custom applications are complex, slow, unreliable, and need expensive servers to make them perform. The monthly fee for equipment can be staggering, and of questionable return given the lack of good communications applications to run on them.

BE THE HERO: WHY YOU NEED TO OFFER CUSTOMER COMMUNICATIONS MANAGEMENT
Your clients may be more ready for CCM than you realize. Do they ask you about these capabilities?

- ▲ Multichannel communications – print, portal, fax servers, email
- ▲ Updating aging applications
- ▲ Developing a stronger online CRM focus

ISVs can improve their service offerings dramatically when they add a true CCM component to their service.

BE THE HERO

Your clients are ready for Customer Communications Management for their existing business processes. ISVs can be the heroes with solutions that improve customer engagements and save money.



Put Business Users in Control of Their Documents

BUILDING DOCUMENTS IN SILOS

Until now, creating new document templates required extensive knowledge of the underlying data, and this meant getting IT involved. The IT department was needed to set up and maintain templates, while document administrators from the business side were focused primarily on content and purpose.

But who knows requirements of a document application better than the business user? In a developer-free zone, the data structure is still defined in an IT-controlled environment, but it's then presented to business users in a non-technical, user-friendly way, so they can easily and quickly set up new templates specific to their business needs.

With the sophisticated, standardized document application technologies on the market today, documents can be built by business users can take on more responsibility for their documents. The IT burden is reduced, and business users can take on more responsibility for communication output. This results in greater productivity, reduced risk of error, a more business-managed workflow, and less time needed for IT staff to manage routine document templates.

“With ITP in our portfolio, we are now offering local councils the opportunity to further optimize their correspondence process. Local councils can save time, achieve uniformity and increase the efficiency of municipal correspondence. Thanks to its seamless link-up with the Complete Midoffice, existing investments are protected.”

Business Manager – PinkRoccade Local Government



Make or Buy? The Advantages of Outsourcing

TOWARDS A DEVELOPER-FREE WORK ZONE: NO MORE “DO IT YOURSELF”

For many valid reasons, enterprise IT customers don't accept “do it yourself” applications anymore. This reflects a market shift towards “developer-free” outsourcing and standardized, off-the-shelf solutions that don't require extensive, expensive coding and customization.

QUICK TO MARKET WITH CUSTOMER COMMUNICATIONS

There is a development cost attached to doing it yourself, but with the right off-the-shelf solution, you can be ready to go to market very quickly. There aren't any development costs with an outsourced customer communication solution because it's already been built and is ready to integrate into your solution. An off-the-shelf standard product with all the functionality customers want can address their issues and yours without many man years of development, and trial and error.

CLOSING GAPS IN YOUR PRODUCT OFFERING

When customers face new imperatives such as Basel III compliance or tightening government regulations, it's a critical juncture in your relationship. You can be seen as a champion -- or as someone less valuable. It's your moment to step in and quickly help your customers with the document output aspect of these challenging issues. Not only can you close serious gaps in your product offering, you help customers solve serious problems that affect their business performance.

“IT-Freedom at first considered developing its own technology to for document production. Mick Sargeant, Managing Director of IT-Freedom, explained why they chose to partner with Aia, “We felt a best-of-breed partner solution for document production would provide the best route to extending our capabilities. Aia’s ITP Document Platform was the clear winner on ease of integration, functionality and pricing.”

Managing Director - IT-Freedom



Finding a Best-in-Breed Correspondence Component

NEED FOR MULTI-FACETED UNDERSTANDING

Once you've made the decision for an off-the-shelf solution, how do you find a product and partner who can support you across all your customers and their applications? The CCM solution you bring to your clients must get it right on many levels:

- ▲ Accuracy
- ▲ Timeliness
- ▲ Branding
- ▲ Comprehension
- ▲ Compliance

These guidelines will help you evaluate customer communications management software and providers:

CHECKLIST: EVALUATING CUSTOMER COMMUNICATIONS SOLUTIONS

- ▲ Does it offer the functionality you need?
- ▲ Does it fit into your architecture?
- ▲ Does the pricing and licensing model fit your business model?
- ▲ Does it meet your legal requirements?

CHECKLIST: EVALUATING A PARTNER-PROVIDED SOLUTION

- ▲ Is the potential software partner trustworthy?
- ▲ Do they have references, relationships and a good reputation?
- ▲ Would you consider the partner a subject matter expert?
- ▲ Does the software partner guarantee the right support at the right time?
- ▲ Does the company deliver a solution that standardizes knowledge and technology at all customer levels?



The Aia Approach to Customer Communications Management Outsourcing

ONE PLATFORM FOR CUSTOMER COMMUNICATIONS MANAGEMENT

For many ISVs and many enterprises and government agencies, the ITP Customer Communications Management platform from Aia, A Kofax Company is the choice that meets all these criteria in one platform. With ITP, users can build a document output application cheaper and faster than developing a custom application to provide the same level of customer communications performance.

Using ITP template development, the highly desirable developer-free zone expands, and so do the benefits:

- ▲ Improve customer satisfaction by solving this problem in a very efficient, secure, reliable, affordable way
- ▲ One platform for all your clients' document templates and applications
- ▲ Increase the functionality and better manage the lifecycle of your application
- ▲ Shorten time to market; build a prototype in as little as two working days
- ▲ Generate and create documents for cloud-based operation

THAT'S RIGHT: DAYS, NOT WEEKS

With modular ITP Software, Aia, A Kofax Company and ISVs can build application prototypes in as few as two working days, compared to the weeks it takes with custom approaches. ITP bases communications development on templates and interchangeable components, not coding.

BUSINESS MODEL AND PRICING MODELS

Even if you sense the urgency of a customer communications solution, you may hesitate, anticipating complicating factors that make it difficult to bring in a third party. How can you go back to your installed base to ask for an additional investment, when you've already included this in your solution? It may seem that taking on such a dramatic, new service could be time-consuming, operationally overwhelming and confusing to price. Those are valid concerns, but ones that are easily addressed with a professional third party solution that has had measurable success.

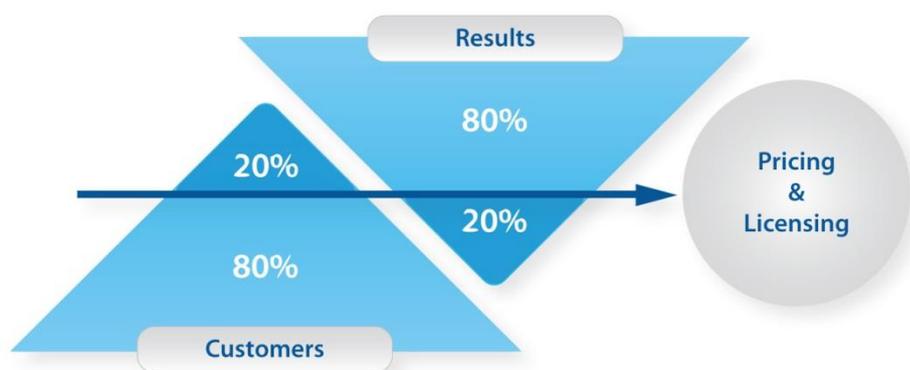
Let's look at pricing models. The ideal would be a vendor who could offer a fixed annual lump sum amount, with your customer communications vendor acting as the Original Equipment Manufacturer (OEM). This is the approach we take, and it's a different business model than most. The Aia pricing model eliminates a lot of problems, while streamlining the offer. The ISV pays the OEM a fixed amount per year, which allows you



to roll out the solution to your entire customer base as part of a maintenance agreement. You have a predictable cost, and you don't have to negotiate or renegotiate on a per customer basis.

ONE SOLUTION FOR ALL YOUR CUSTOMERS

Most ISV's have a limited number of very large customers, some medium-sized clients, and many smaller customers. Yet, they need one single solution that can serve all their customers in order to standardize on knowledge and technology. ITP offers the scalability to handle organizations ranging from small company to the enterprise. The lump sum or OEM pricing model offers the ISV the flexibility to define the pricing and licensing model. As a result, the ISV can increase sales and determine margins, which results in a business advantage over competitors. The chart below shows how this cross-customer platform can work.



COLLABORATIVE ACCOUNT SUPPORT

We are responsive but invisible in helping you support your clients. You, the ISV, implement ITP along with your own application products and services. If an end user has questions, they contact your help desk. Aia, A Kofax Company is available as third line support for tough ITP-related questions. We work with your team to resolve the issue, and your representative presents the solution to the customer. We successfully use this model with a number of clients.

In addition, we are happy to participate in product demonstrations when you pitch for business.

BEST PRACTICES IN DATA HANDLING

Some ISVs avoid document output applications because of the coding that has traditionally been required to format content and prepare data for printing. The development time eats into your margins, and the trial and error can be frustrating. ITP software eliminates this headache, as it manages data collection and merges the data automatically into a template. ITP content management is a huge time and cost saver for your customers and for you.

No more worries with nested and repeated data. This coding headache goes away with ITP software integrated into your application. ITP can format this data accurately and automatically without coding.



AUTOMATION FOR “MULTI-LABEL BRANDING”

Sometimes enterprises with multiple divisions or subsidiaries need to accommodate different logos and branding elements within the same document templates. The time to build this kind of interchangeable application as a custom job would be hard to justify. Yet “multi-label branding” is an important capability for many enterprises.

ITP makes it possible to easily change different logos within document output, without redesigning the application each time. A business user can change approved document elements at point of use, instead of relying on IT resources. The same content can be used but with different branding and output.

KEEPING COSTS LOW AND ROI HIGH

Researchers like Forrester and others have validated the total economic impact of CCM. ISVs can point to real numbers as they educate their customers about the potential for significant savings. To get an idea of the potential return on investment, consider the results of a Forrester Research study commissioned by Aia, A Kofax Company. The study is based on interviews with Aia customers and calculated the TEI – total economic impact – of ITP customer correspondence software. The research quantified an average customer ROI of 277 percent.

You can offer your customers out-of-the-box integration with ITP and ready templates. This makes time to market for CCM applications very short, and you don't have to invest in many services to get started. If you have dozens of customers, this process is repeatable at every one, but the cost stays unchanged. Do this once, and it becomes a standard rollout that takes days, not weeks. This fuels greater ROI with every implementation.

INCREASE YOUR MARGIN

ITP software opens the door to all kinds of ways to increase your margin and sell more Customer Communications Management services to your customers. How does 277 percent ROI sound?



Concluding Summary

A STRONG CASE FOR CUSTOMER COMMUNICATIONS MANAGEMENT

It's not surprising that your customers in banking, finance, insurance and government are increasingly concerned about document output and customer communications. Document output may be the last piece in the supply chain, but it's the piece consumers value most.

From the ISV perspective, traditional roadblocks to CCM have been development and cost. Now these issues are non-factors. ISVs save money using ITP Software as part of the CCM solution, because you don't have to develop it yourself. There's no effort and no risk. You can also make margin on licenses and new services related to customer communications. Once your team is trained, you can add development services to your product offering. Faster time to market and increasing applications lifespan are other aspects.

Technology and market changes happen fast, and it's hard enough keeping up with your own areas of expertise.

If your strength isn't document output, but you need a solution, now there's an answer. Aia, A Kofax Company has the knowledge, experience and authority to deliver a document output application especially well suited to the special requirements of an ISV partner. We are experts in document output and creation, and we can help you solve problems for your customers. With a reliable, proven, versatile document output solution, you can continue to earn their trust and their business.

NEXT STEP: MAKE IT HAPPEN

Your customers won't wait forever for a customer communications management solution. And you can't afford to wait either. Contact Aia, A Kofax Company today for a proof of concept.



Partner Case Xuber

TAILORED CUSTOMER COMMUNICATIONS

“Our partnership with Aia has allowed us to constantly upgrade and modernise our software, and in turn help support the solutions we offer clients. Insurance is a 24/7, global industry and products such as ITP have allowed us to deliver reliable, end-to-end insurance software solutions that meet the needs of customers around the globe,”
Rob Locke, Director of Product Support at Xuber.

CHALLENGE:

Xuber offers insurance-specific software solutions to over 130 brokers and carriers in 40 countries across the UK, US, mainland Europe and Asia Pacific. For over 30 years, customers around the world have used Xubers leading-edge software as their core systems. The unique configurability and flexibility of their offering gives it the edge over rivals when it comes to improving business performance and enabling growth. Their products support all major lines of business in the property and casualty insurance market, including specialist and niche lines, handling multiple classes and complex business.

Rob Locke, Director of Product Support at Xuber: “We needed a comprehensive customer communications tool which we could tailor to fit customers’ needs and expectations. Fast, reliable customer communications is a major requirement for the insurance industry and we found ITP provided an easy to implement solution with broad, document creation and distribution capabilities. “

SOLUTION:

“We required a solution that integrated not only with our founding software products but also enabled our next generation of software to utilise newer technologies”, Rob Locke continues. “We have worked closely with Aia for many years and they have helped us seamlessly integrate their solution with ours. For example, the functionality their software offers has helped us to provide a powerful document production engine from within our own feature rich applications and this has not only improved the offering to the customer but made the decision to integrate ITP with our next-generation solutions that much easier. Features such as configurable document trigger points and variable wordings ensure complete control over document production throughout a business process.”

Xuber is Aia’s largest independent software vendor outside of the Netherlands. Our 20-plus-year partnership has already enabled both companies to offer innovative solutions to a number of international projects and customers, including companies such as Axa Corporate Solutions and XL Group. The flexible approach and expertise Aia offers has enabled Xuber to add value and that is something their customers benefit from too.



HOW DO YOU WANT TO COMMUNICATE TODAY?

CONTACT AIA, A KOFAX COMPANY

The experts at Aia, A Kofax Company have helped countless companies implement user-managed content management. We would welcome the opportunity to talk with you about your communications goals and challenges.

Contact us today to arrange an assessment and discover how Aia, A Kofax Company's ITP can help your organization deliver personalized one to one communications that will drive customer loyalty.

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