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Case Study

Consolidating Europe's Billing Future

EDB Teamco, part of the EDB Business Partner ASA Group in Norway, generates over two million web-based summary pages a month for 12 billers, with an anticipated 18 billers by the end of the year. It is one of the most prominent online billing services in Europe and among the most advanced consolidation services outside of the US.

EDB Teamco Dialog began life as a print and mail bureau producing 500 million paper-based invoices annually. With a highly sophisticated digital production environment including a central backup of over 1000 servers and extensive expertise in data transformation, last year's entry into Electronic Bill Presentment and Payment (EBPP) was an inevitable next step for EDB. It was a move that has further established Scandinavia's reputation as the European leader in e-billing technology.

Forging the e-Vision

For EDB's existing customers, it was not difficult to convince them of the advantages of EBPP: reduced paper, handling and postage costs, more timely payment returns and lower call centre loads. And beyond all these benefits, the attraction of having a real-time medium to provide online customer self-care and deliver targeted, personalised marketing messages. From the standpoint of "what's in it for the consumer", US trends had already showed that the future was bill consolidation – offering a portfolio of most frequently paid bills that could be viewed and settled from a single, convenient, user-friendly website. Anticipating this trend, EDB created the concept of the "Invoice Hotel" which enables payees to "check in" and view major credit card, telephone, utility and other bills in one place from a selected interface – currently the customer's Internet bank site or EDB's own front-end.

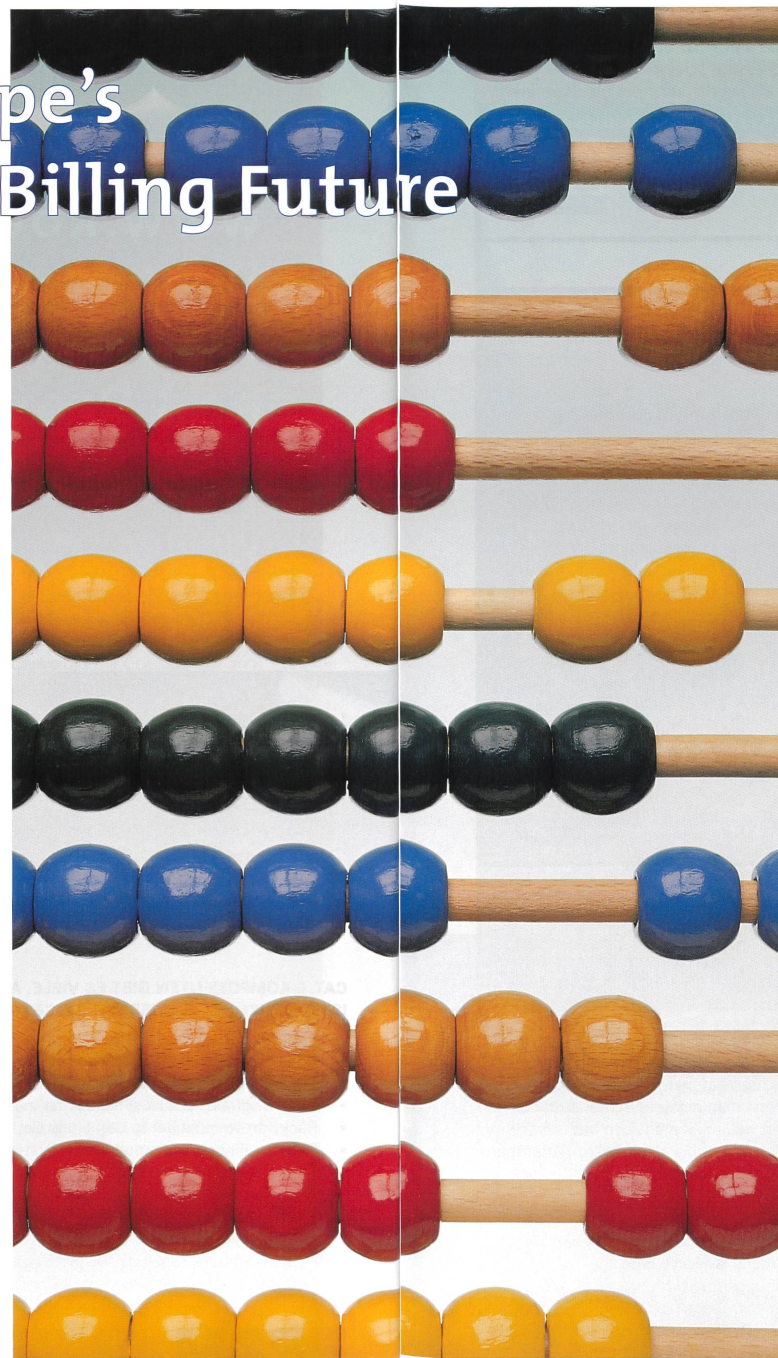
With this ambitious vision in mind, EDB began crafting strategic partnerships with organisations like NetBank, a national network of over thirty Internet banking services. The alliance with NetBank provides payees with a convenient

e-payment mechanism for both business-to-business (B2B) and business-to-consumer (B2C) payers, and allows customers to access a list of consolidated bills and statements from their preferred on-line banking portal.

Challenge, Solution, Partnership

The next challenge was to find an e-billing solution that could support EDB's new e-billing service. The right solution must be able to interface with data from a wide range of disparate legacy billing systems, support biller statement definitions and extraction schema, provide easy-to-use tools for web layout, design and development and web page e-bill system integration, enable CRM, billing data analysis and much more. "After a thorough search, EDB selected Xerox's BillXchange EBPP solution, based on the CheckFree i-Solutions' i-Series software for e-bill and e-statement creation." Knut Skogvold, senior e-billing consultant with CheckFree's partner, Xerox Norway, who headed up the e-billing system implementation, says: "EDB needed a solution that was flexible enough to easily integrate billing data and customise various statement formats into a web environment. We knew that the open platform of CheckFree's i-Series would help us achieve a swift and seamless implementation. Initially EDB was looking at other competitive products, however we felt they needed something that could achieve the initial speed to market goal. We also felt that CheckFree's extensive experience in bill consolidation in the US would be a major added advantage."

The EDB Teamco solution needed to meet very complex and stringent business process, security and technical re-



quirements. Xerox Industry Solutions & Services group (XISS), based in Norway and the UK, provided specialist skills to convert print data streams into XML for the web presentation, and then worked with EDB to develop the web-based processes for security, loading data and customer enrolment. In choosing CheckFree & Xerox, EDB felt they were acquiring partners committed to achieve two key goals: rapid implementation and timely skills transfer.

Claiming the Market

EDB's first e-biller, Storebrand (providers of "Mastercard Black", the Internet credit card) went live in the summer of 2000. This enabled the office to announce its service months ahead of the closest competition, thereby enabling EDB to claim vanguard status in Europe's emerging EBPP market. An enthusiastic Olav Kristiansen, head of the Electronic Presentment & Payment Division at EDB Teamco, says: "We started implementation with our first customer in March 2000 and by June we were on the Web thanks to the open systems approach of CheckFree i-Series. With a proprietary solution we would have had to rebuild every webpage and it would have taken many months. Using the i-Series, we were able to quickly integrate billing data from diverse sources, and provide a seamless interface to our customers' existing invoicing systems for viewer drill-down analysis."

Speed of implementation has been EDB's hallmark from the beginning. Since Storebrand went online, thirteen more billers have joined, including Telenor's corporate (Bedrift) and residential (Privat) divisions, Enitel, Europay and Istad Kraft, a major utility company. One of EDB's most recent e-billers, KVE (national electricity provider), was up and running in under two weeks from initial receipt of raw billing data to online presentment. To date, EDB generates more than two million summary bill pages a month for its combined e-billers.

The time of manual counting is over: To date, EDB generates more than two million summary bill pages a month for its combined e-billers.

Bill Data Analysis

CheckFree i-Series enables the quick customisation of a biller's existing environment to the Web, formatting raw billing data into summary pages that can retain the familiar look and feel of a biller's paper-based bill. However, as Olav Kristiansen points out, there is much more to e-bill presentment than simply replicating a biller's invoice on the Web. "Being able to analyse billing data is a vital value-added component of our service." CheckFree i-Series' advanced data extraction and analysis, one-to-one marketing capabilities and ability to easily interface with external CRM systems enabled EDB to take input files and decide which part of the file to select and present on the Web, and what to put into the e-billing database. Another i-Series module takes data and integrates it with existing or new webpages. Each task can be done independently, which requires less manpower and represents major time and cost savings. With the help of i-Series' tools, EBP now has integration links with the accounting and customers care systems of most of its billers, and is currently working to integrate the accounts systems of bill receivers as well.

Thick and Thin Approach

One of EDB's strongest attractions to its biller customers is the fact it has chosen a mixed approach of bill consolidation models. Steve Wright, European Marketing Manager of CheckFree i-Solutions, explains: "EDB has successfully managed to build both a thick and a thin consolidator offering – providing a more flexible service that enables billers to retain control of their customer relationships." Some consolidators are developing around a thick consolidation model, where the bulk of information, telephone, utility, financial services data, are held in the service provider's database. With this type of centralisation, consumers are often forced onto the consolidator's home page and biller's lose out on an end-to-end online relationship with the customer. As Steve Wright points out, however: "This approach does allow billers to get up and running quickly. In addition, it stimulates the local billing community to move forward with online billing activities – a tactic which EDB has employed very successfully in the Norwegian marketplace." "Other consolidators are focusing purely on a 'thin' model", Steve Wright contin-

ued. "Under such a model the biller only passes summary billing information to the consolidation service provider. As such, the biller is required to maintain its own back-end infrastructure for delivering detail-level information to the customer. The marketing and customer service benefits, inherent to this kind of end-to-end online relationship return once the customer opts to view any level of detail below the bill or statement summary page, such as call details, consumption information or credit card expenditures."

"Through the EDB Teamco interface, a viewer can visit the Invoice Hotel, look at a consolidated bill and then link seamlessly into the biller's home page for drill-down enquiry or response. CheckFree's i-Series software also has the functionality to enable EDB to broaden its role – and its revenue – in the e-commerce value chain by bringing retailers, or any other supply flow partner, onto the service. "This opens up a whole area of future opportunity for EDB", points out Steve Wright.

Consolidating the Future

EBPP industry analysts estimate that the number of bills gathered together on a single site reaches a critical mass at eight. This "critical mass" is seen to be the minimum number of statements needed to encourage consumers to use consolidation portals to view and pay bills online. With a current portfolio of twelve e-billers in production, and six more to be announced shortly, EDB has

long since exceeded this critical mass. Together with partners like NetBank, EDB Teamco is leading Europe into a tomorrow where online bill processing for both corporate customers and retail consumers is not just an alternative for the e-literate, but is "the way things are done".

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This article has been written as part of a series of articles for Billing Systems 2002 – the largest and most important event in the European Billing calendar, running from 22nd–25th April 2002, Earls Court Conference & Exhibition Centre, London. For more information visit www.iir.co.uk/billing

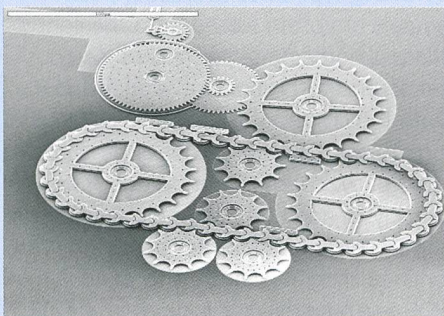
Zusammenfassung

Konsolidierung der zukünftigen Rechnungsstellung in Europa

EDB TEAMCO, Teil der EDB Business Partner ASA Group in Norwegen, erzeugt über zwei Millionen Web-basierte Seiten pro Monat für zwölf Abrechnungsfirmen, wobei bis zum Jahresende achtzehn Abrechnungsfirmen erwartet werden. Das Unternehmen ist einer der führenden Online-Abrechnungsdienste in Europa. Das Unternehmen gehört zu den fortschrittlichsten Konsolidierungsdiensten ausserhalb der USA. Zurzeit erleben wir die grossen Anstrengungen von Telekommunikationsunternehmen und vielen anderen Unternehmen, das Geschäft in Bits und Bytes, die kleinen «Goldklumpen» des Internets, abzubilden und hochentwickelte, aber auch Gewinn versprechende neue Mobillösungen den Kunden zu offerieren. Milliarden von Dollar werden für das Ausgraben dieser Goldklumpen ausgegeben, indem neue Infrastruktur, wie etwa UMTS, aufgebaut wird. Alle diese Anstrengungen wären jedoch wertlos, wenn die Bits und Bytes nicht in ausreichende Rentabilität transformiert werden könnten. Komplexe, theoretische Geschäftsmodelle müssen in reale Situationen etabliert werden. Die technische Realisierung dieser Transformation kann ziemlich komplex sein und daher zum einschränkenden Faktor werden. Hochentwickelte Abrechnungssysteme werden benötigt, um diese Transformationen möglich zu machen.

FORSCHUNG UND ENTWICKLUNG

Die kleinste Kette der Welt ...



... kommt vom Sandia National Laboratory in Neumexiko (Bild, Ed Vernon, Sandia NL). Sie ist alles andere als ein Spiel-

zeug, kann man doch damit gleich mehrere MEMS-Achsen antreiben, die sonst jeweils einen eigenen Antriebsmotor benötigen. Der weisse Strich am oberen Bildrand entspricht einem halben Millimeter in natürlicher Grösse. Man könnte mit einer solchen Mikrokette beispielsweise den Verschluss einer Mikrocamera betätigen. Die hier gezeigte Kette aus Silizium hat fünfzig Glieder und arbeitet so, wie die Kette einer Motorsäge im Makrobereich. Jedes Kettenglied erlaubt eine Drehung um ± 52 Grad gegenüber dem vor- und nachlaufenden Glied. Der dabei ausgeübte Druck auf den Nach-

barn bleibt klein. Mit den hier gezeigten 500 μm Abstand zwischen den Antriebsachsen hat man ein Maximum erreicht. Wenn man grössere Achsenabstände haben will, muss man auch hier – wie im Makrobereich – einen Mikro-Kettenspanner verwenden.

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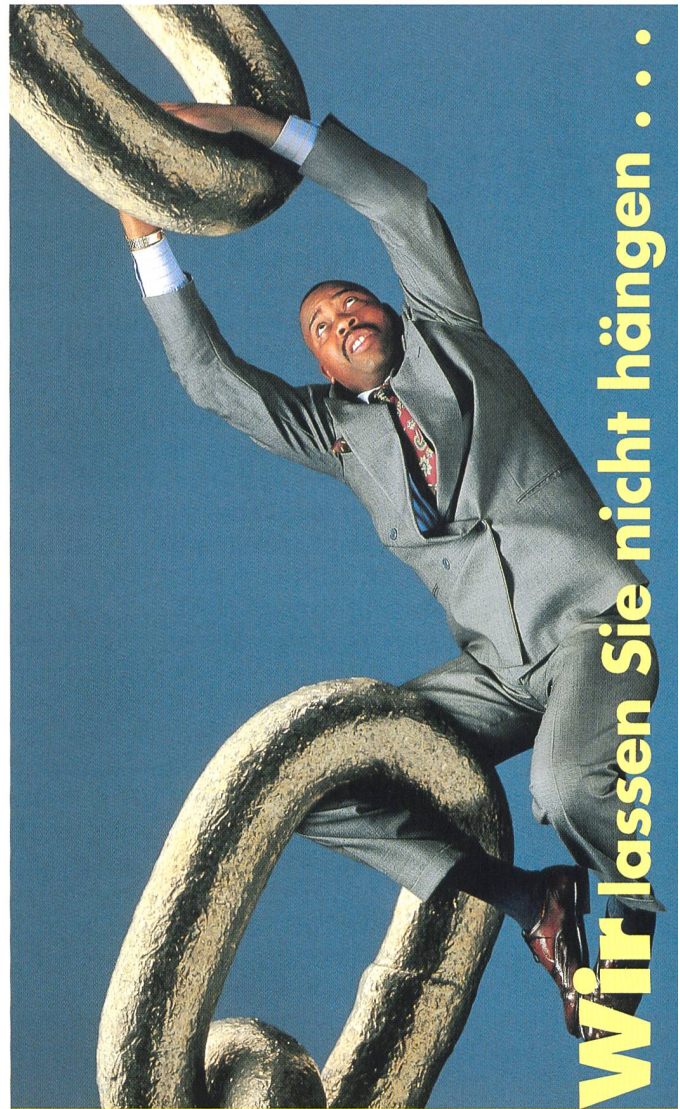
- 1 S0 extern
- 1 S0 extern/intern schaltbar
- 2 S0 intern
- 6 analoge Schnittstellen
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- 1 Audio-Eingang
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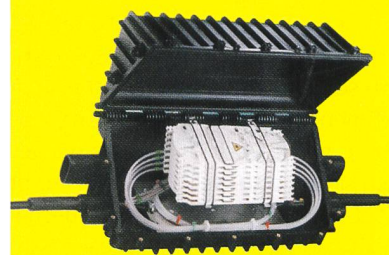
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