



CCAI-CLASS™ (Clubs Loyalty and Services System™)

is a complete CRM and membership management solution empowering businesses to easily manage all aspects of membership activities. The platform addresses the entire business cycle from marketing setup to transaction settlement, enabling the development and servicing of product offerings for financial services and marketing partners.

Designed to easily accommodate the daily tasks associated with running any Clubs and Services campaign, CCAI-CLASS™ makes everyone's job simple. It integrates enrollment, billing, fulfillment, direct mail, telemarketing, claims processing, and rebate processing for any club or service operation.

CCAI-CLASS™ contains an abundant set of business services that can be used to provide a turnkey solution. Depending upon the needs of your organization, CCAI-CLASS™ is also available on a customizable basis. Managing a direct mailing campaign is a demanding assignment; CCAI-CLASS™ provides the tools required to expertly take on the complexities of administering and providing these services. Built on the robust CCAI™ platform, CCAI-CLASS™ is capable of handling any club or service membership venture where the customer is billed on a recurring basis. The application has been designed to specifically support continuity concepts, where any combination of time increments and assigned dollar amounts is fully supported on a membership core.

- Credit Card Registration Services
- Warranty Services
- Auto Clubs
- Travel & Entertainment Clubs
- Prescription Savings Services
- Dental Plan Services
- Fee Cards

All system activities are fully integrated and processed in real time, ensuring that business-critical information such as pricing, billing and claims are always current. CCAI-CLASS™ is easily integrated with any web-based initiative. Advantages of CCAI-CLASS™ include the consolidated ability to quickly access and modify customer enrollment profiles.

Detailed workflows and customization capabilities are available throughout all layers of the system, providing the depth of functionality required for complete product management. CCAI-CLASS™ features an

intuitive browser-based interface design, and functions are represented in natural language rather than the problematic alphanumeric codes common in many systems. CCAI-CLASS™ lessens or eliminates many of the setbacks experienced with other systems that use a naming convention based on alphanumeric codes. The natural language found on CCAI-CLASS™ makes extensive learning curves, frequent keyboarding errors and user frustration virtually non-existent.

CCAI-CLASS™ takes the guesswork out of determining Return on Investment (ROI) for specific offers. Establishing how funds have been distributed across a broad range of campaign-related investments is made simple with detailed reports that account for all costs associated with each project. Our powerful state-of-the-art analytics software gets you the hard-to-find statistics on customer persistency rates, sighting trends that identify loyal enrollees. Analysis is then provided to market your product more directly towards that constituency. Maintaining a loyal customer base is more important in today's highly competitive environment than ever before. Take advantage of our history of successful marketing today, and watch as CCAI-CLASS™ lets you realize your marketing potential.

Enrollments – The system supports manual (online) and automated (batch) enrollments.

- Enrollments transmitted from external centers in various layouts (SFTP, Web services, PGP, etc.)
- Online enrollments processed via customer service interface
- Enrollment reconciliation reporting by file or offer

Fulfillment – CCAI-CLASS™ is automated to send material requests (for enrollment), handle redemption requests and send replacement materials and other forms.

- Fulfillment transactions generated upon enrollment or after credit authorization
- Each club may have an independent fulfillment house
- Fulfillment transactions may be scheduled at any frequency (daily, weekly, etc.)
- Ability to request replacement materials via customer service interface

Billing – Any combination of frequency and amount accepted in a continuity billing profile: a certain amount per year, 3 easy payments or other custom arrangements. Payments allowed include bank cards, gas cards, ACH and other third-party-issued cards – customizable to handle other cards upon request.

- Millions of dollars in financial transactions monthly
- Any frequency or dollar amount per transaction
- Debit/credit matching (full credit) or custom credit (partial credit logic)
- Trial period billing, different first bill amount, different first year billing
- Chargeback processing from depositors

Eligibility – Customer and member eligibility information is up to date and can be transmitted easily using an existing layout or custom extract.

- Provide active, canceled, status changes
- Batch cancel interface
- Real-time Web services interface

Claims – CCAI-CLASS™ makes claim handling simple. The entire process can be automated, and can also be integrated with other Web services-enabled applications.

- Process member claims based on membership eligibility
- Process claims with recurring adjudication rules (1/2/3 claims per month/quarter)
- Pay generic claims for external (non clubs related) entity
- Automated positive pay interface
- Void/Reissue of checks on a daily basis

Member Communications – Communication with members is simplified with CCAI-CLASS™.

- Laser printed letters with customization for logos, signatures and variable text
- Produce letters based on membership or claims activities
- Produce on-request membership letters from the customer service interface
- Produce ad-hoc letters or transaction files for your own letter house

Promotion Management – Your various offerings can be set up, maintained and tracked through a simple promotion setup interface.

- Create offers to track success of your promotions, budgeted vs. actual
- Track enrollments, billing
- Assign unique benefit packages to test various combinations and incentives

Reporting and Persistency Tracking – CCAI-CLASS™ reporting offers in-depth analysis of business-critical metrics.

- Web-based interface
- Reports may be run in or exported to various formats for distribution
- Reports may be scheduled on recurring basis, run ad-hoc or created from a batch process