

QASINSIGHT

ISSUE #003

ENHANCING DATA, EMPOWERING YOU

Online fraud continues to rise

And online seasonal sales are booming

Shortfall in CRM technology

Customers frustrated



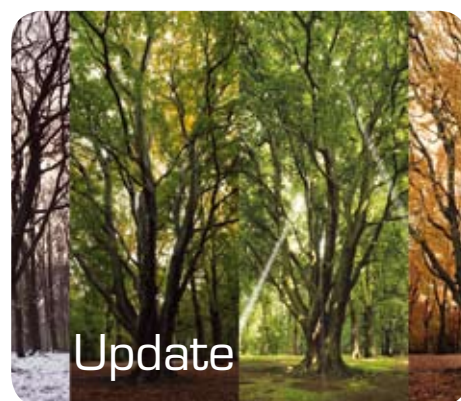
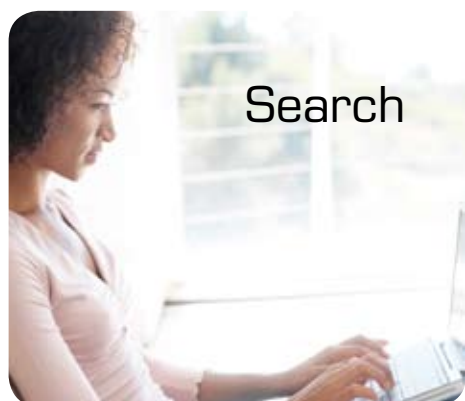
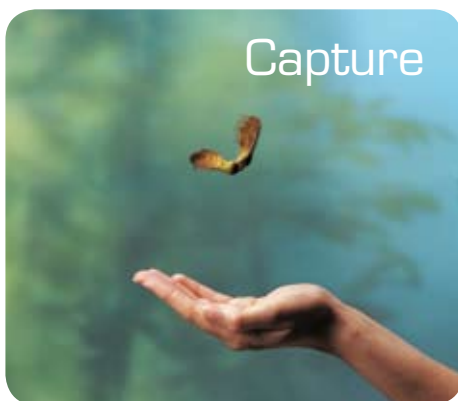
WIN!

Take part in our 5-minute online survey and enter a prize draw to win a USB stick.

Tell us what you want to hear about through our online survey and we will enter you into a FREE prize draw to win a USB stick. 50 up for grabs. Tell us what you think now at www.qas.com/you

QAS
An Experian company

QAS works with you and your data at every stage



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Foreword

Welcome to the latest issue of QAS Insight, an update on recent industry news and latest developments within the company.

Identifier

In particular, we are delighted to introduce a brand new solution, Authenticate Pro, which launched this October. This forms part of the new Identifier family, which marks our new strides into the electronic authentication realm. After fifteen years of concentrating on perfecting our Address Management range of products, we are now venturing into a new market with new challenges to face. This is very exciting for us as we are now able to extend our offering to our existing customers from Data Quality to a range of identity management products. More information about Authenticate Pro is available on page 10.

Rewarding relationships

In addition to a new product, we have also launched a new customer programme within the last month. The Customer Success Programme is aimed at developing a customer community for all of our customers and partners. I am certain that this scheme will be mutually beneficial for all involved and will mean increased brand awareness and heightened profiles for our

organisations. I would like to wish a warm welcome to those who have already joined the programme and, for those of you who would like further information on this, see page 6.

Booming online

Insight provides a great opportunity to update our customers with the latest findings on topical issues. In this publication we will be featuring some recent statistics surrounding the online shopping frenzy that has hit the market in recent years. In 2005 consumers are expected to buy £5 billion worth of Christmas gifts online, indicating that this is a key area in which to concentrate on customer satisfaction levels.

Wishing you all a fantastic Christmas and all the best for the New Year!



Harry Meikle
QAS Group Managing Director

QAS wins Smart award

QAS are proud to announce that we have won **Best Address Management Software Supplier** at the Marketing Direct Smart Awards. Marketing Direct is one of the most respected publications in the Marketing arena and we are very pleased to be acknowledged as leaders in our industry ahead of other Smart award competitors Capscan and Postcode Anywhere.

The award was presented at the Grosvenor Hotel and both QAS customers and employees celebrated in the victory at the finalists' event.

Since QuickAddress Pro Web V5 was launched in June, QAS has 55 customers using the product in the UK. See page 11 for more details on this great new offering.

QuickAddress
Pro Web 

Industry news



Web sales set for seasonal uplift

In the run up to Christmas, Internet sales are booming.

Some 24.9 million people used the Internet for at least part of their Christmas shopping last year, according to research by the Royal Mail, conducted by Continental Research.

Now new research from the Royal Mail, this time carried out by IMRG, predicts that shoppers will use the Web for £5bn worth of seasonal gift buying this year, well in advance of last year's £3.5bn. And it's not just shopping – more of us than ever use the Web to research and buy winter holidays.

“Online shopping has continued to grow at a phenomenal rate. We believe it will account for 9% in retail sales through November and December” says IMRG’s report.

The boom in Web shopping is in stark contrast to indifferent fortunes in the High Street.

Online fraud a growing problem as sales boom

As the Internet and mobile devices are increasingly being used for shopping, so the challenge of online fraud continues to grow.

Research sponsored by CyberSource, in association with Retail Logic, has found that online retailers are currently being hit hard by the problem of fraud.

The research reveals that:

- By 2009, a quarter of all UK shopping will be online in a market worth £80bn
- This will be driven by broadband take-up, more secure payment systems and better online customer care
- The success of Chip and PIN in the High Street is driving fraudsters online
- Some 6% of current online transactions are being declined due to suspicion of fraud
- Many of these are valid orders, while 1.6% of accepted orders are fraudulent



Online retailers say they are being forced to employ extra staff in order to cope with a surge in fraud. This is because many still rely heavily on manual review of payments before authorisation is given rather than the faster and more efficient method of automated identity checking.

Some 39% of online retailers have no automated authorisation systems of any kind, which is as concerning for the consumer as it is for the retailer.

E-gov chief calls for transformation

The Government's leading e-government advisor is backing a shift that he calls 'transformation government'.

In a speech marking his first year as the Government's chief information officer, Ian Watmore has called on IT management in local authorities to focus on delivering shared IT, professional standards and e-services that centre around the citizen.

Watmore said that e-government is a means to an end, the end being so-called 't-government' – the transformation of councils, the NHS and Whitehall.

His plans come under three key themes:

- Putting citizens and business at the centre of services
- Shared services
- Professionalism

"The idea is to build capability and networks, so that our people can build skills and careers in the public sector," he said.

Watmore was keen to emphasise that the development of his strategy had been a joint effort, between the e-Government Unit, IT professionals and public servants. He says he has travelled the country in a bid to engage with people involved in frontline delivery of e-services.



Shortfall in CRM technology frustrates customers

Many organisations are failing to integrate business intelligence (BI) and customer relationship management (CRM) technology, leading to dissatisfaction among consumers.

Research from The Henley Centre indicates that consumers are becoming frustrated by what they see as breakdowns in communication. For example; a failure to communicate using new technologies such as instant messaging (IM) and SMS. Few major organisations in the public or private sectors are geared up for either of these.

The survey says 30% of online shoppers want to use IM to contact e-traders while half want to make transactions with SMS. A total of 47% of respondents had switched service providers in the last year due to poor service.

Henley advises that data in BI systems needs to be better linked with CRM technology to better manage communications.

Customer focus

A well deserved reward

QAS recently launched the Customer Success Programme (CSP), a new initiative that aims to thank and reward customers and partners by offering points redeemable against the company's market leading services.

Points are awarded for varying forms of promotional reference, from quotes and testimonials to case studies, press calls and speaking at events.

Your CSP points can earn you free services from QAS. And, as a member of the QAS data quality community, you will get priority access to events, the latest research, business updates, advisory groups and development software.

By joining the programme you have the opportunity to share your insight and success with peers and colleagues and also gain positive PR for your organisation.



QAS Professional Services

Your CSP points can earn you free services from QAS. Our Professional Services combine extensive consultancy and training expertise. The services team can advise on all data issues and offer solutions to minimise risk and reduce project timescales. We can:

- Carry out a data audit of all your records
- Establish a data quality strategy
- Assist with the implementation and project management of your solution
- Evaluate and accredit your integration
- Provide standard or bespoke training on the QAS product range



What are the benefits?

The programme provides many benefits for participants to promote their business to a wide community. Promotional opportunities include:

- Increased traffic to your website via a direct link from QAS.com
- Promotion in QAS presentations at events, seminars and sales meetings and on QAS.com
- Involvement in media outreach, press and industry analyst articles and interviews
- Inclusion in advertising and direct mail campaigns
- Speaking opportunities at industry events, QAS conferences and online events
- Reference calls from prospective QAS customers and journalists

The programme offers points for different levels of involvement. Customers are able to join the programme at one of three levels and can accumulate even more points by participating in further activities.

To join the programme, complete the online form at www.qas.com/customersuccess



The QAS and Oracle Partnership



Working together for seamless integration

For over five years, QAS has worked closely with Oracle Consulting to ensure a high level of integration between QuickAddress and Oracle's suite of ERP and CRM applications.

Now Oracle Consulting has produced software code for the Oracle applications suite that lets customers or systems integrators plug QAS software quickly and seamlessly into Oracle-based systems.

The agreement also ensures that future versions of Oracle and QAS products will be tested and certified to work with each other, thereby ensuring a smooth upgrade path.

Customers benefit from a low-risk implementation of QuickAddress for Oracle and should a future upgrade of the Oracle or QuickAddress product be required, the solution will continue to operate as expected.

The importance of data integrity

The potential market for QuickAddress for Oracle is vast, since practically any organisation that uses Oracle Applications and regularly needs to capture accurate addresses could reap significant benefits from the application.

This is reflected in the fact that the company's customer base spans the entire spectrum of business, from single user SoHo installations to multinationals and governmental organisations.

The solution delivers considerable productivity enhancements to call centre environments. The ongoing benefits of having accurate address data stored in a clean, uniform format are incalculable. In addition to capturing new data, QuickAddress software can also be used to clean up existing databases to ensure existing addresses are accurate and correctly formatted. This can

help the data migration process and makes it easier to communicate more effectively with customers.

By ensuring that accurate and consistent address information is available across the entire organisation, managers are better equipped to make strategic decisions based on that data.

Compliance: a must

Another benefit of the partnership is improved compliance for end users. Increasingly strict data protection laws and corporate governance regulations have driven strong take-up of QAS' products in public sector and financial services organisations, where the importance of holding good quality, accurate data is extremely high.

www.qas.com/oracle

Partner headlines

K3 Landsteinar, who delivers Microsoft-based business management and retail solutions, is now a fully accredited partner of QAS. They can now offer business management solutions that are integrated with QuickAddress technology, ensuring that data flowing within its solutions is of the highest quality.

www.thenavisionpeople.com

Hornbill, a provider of market leading Service Management solutions, has also achieved QAS Accredited status. Hornbill has worked with QAS to develop the QAS Integration Connector which provides users of Supportworks access to QuickAddress. The integration covers all the regions currently supported by QAS including most of western European, Australia, New Zealand and Singapore as well as North America.

www.hornbill.co.uk

QuickAddress Pro V4 is now available within **CIBER UK's** CRM application, Ascent, meaning charity and membership organisations can now benefit from improved data quality within their CRM operation. A variety of DataPlus sets, such as MOSAIC data from Experian, are also available meaning customers can profile and segment their data for improved targeting.

www.ciber-uk.com

International research

Organisations losing revenue due to poorly managed customer data

Organisations around the world estimate that they are losing 6% of their annual revenue due to poor management of their customer data.

This is the finding of a QAS survey into global data quality, carried out by Dynamic Markets. UK organisations are suffering more than most from the issue, as they admit to losing 6.4% of revenue.

Globally, 75% of commercial businesses believe that they may also be losing money through missed business opportunities because they are unable to quickly and effectively profile customer and prospect data due to data quality issues.

In the UK this figure is better than average, with 59% of companies admitting that data quality shortcomings are having a detrimental impact on their bottom line.

In the public sector, 60% of organisations worldwide believe that inaccurate data costs them money, in terms of wasted resources and lost productivity. One in ten of these organisations believe that more than 5% of their annual budget is wasted in this way. The main problem stems from duplicated data and incorrectly addressed mail.

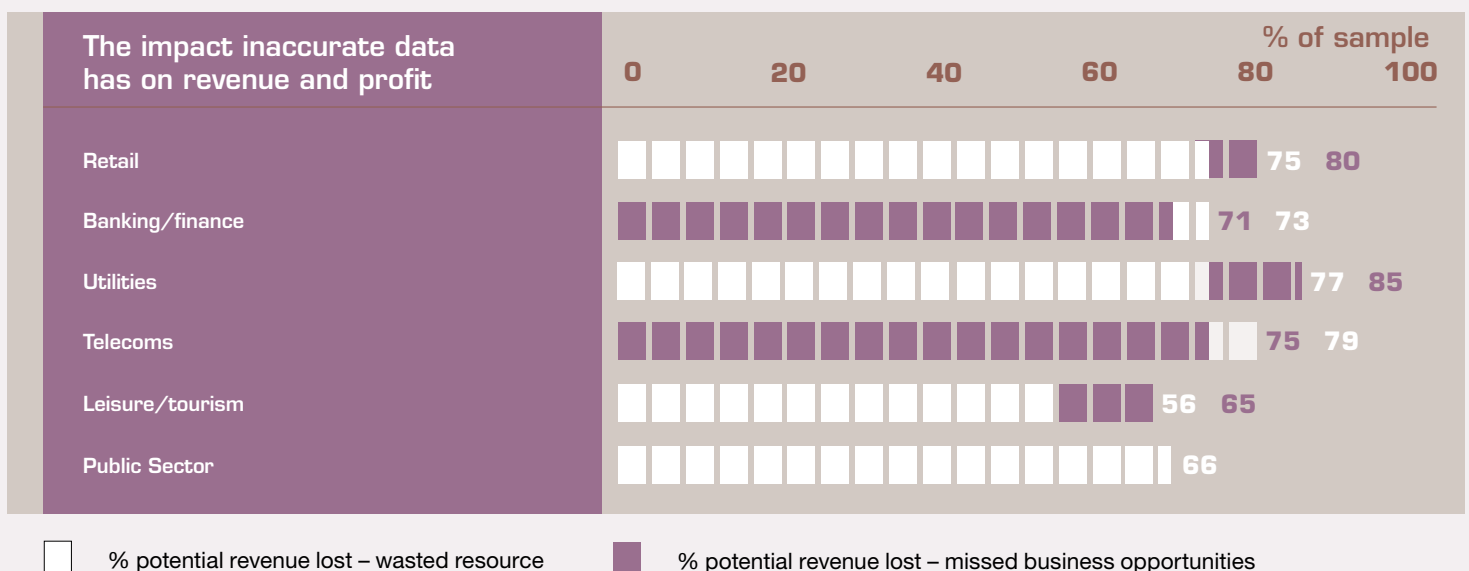


On the positive side, Meikle says that the research shows that more than 50% of organisations are planning to invest in better data management practices in the next 12 months. He adds:

“The effect poorly managed data has on global organisations goes beyond the financial repercussions created by missing business opportunities.”

says Harry Meikle, Group Managing Director of QAS.

“For companies in profit, three quarters plan to invest, whilst over a third of those not in profit also plan to invest. This shows the firm commitment to improving standards in data integrity across organisations worldwide.”



Product news

To find out more about these products please call **0800 197 7920** and ask to speak to your account manager.

Identifier – a new product family

QAS has launched a new range of solutions for the identity authentication market. The IDentifier range will enable organisations to find, authenticate and track people using a combination of unique data sources from QAS and Experian, along with existing third party databases. The first release from this product family is Authenticate Pro, which was launched on 31st October.

Off-the-shelf electronic identity authentication

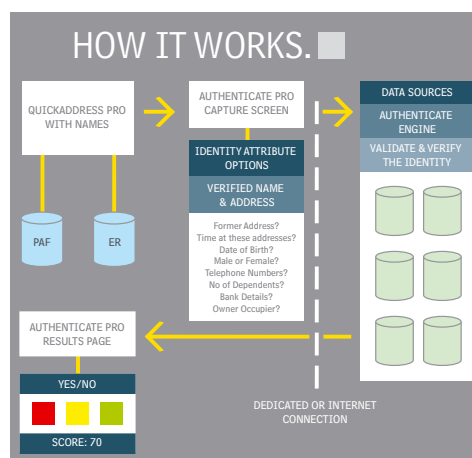
Authenticate Pro enables you to quickly and effectively assess the level of confidence in the identity of your customers – without the need for ID documents. Electronic identity authentication helps minimise the risk of identity fraud, provides consumers with security against ID theft and facilitates a more efficient customer service.

Authenticate Pro offers a risk-based approach in line with Anti-Money Laundering regulations and JMLSG

notes. It enables a decision to be made in seconds, facilitating more customer approvals and, in turn, helps streamline your business processes.

How it works

Authenticate Pro links QuickAddress Pro with Names to Experian's Authenticate Plus service. It uses the biographical information given by an applicant and compares it with independent data sources to establish a degree of confidence in an individual's identity.



Key benefits:

- Increase customer acquisition capabilities
- Reduce the risk of identity fraud
- Comply with regulations
- Minimal implementation resource – just days to implement
- Streamline your business processes

To find out how your organisation can benefit from Authenticate Pro, visit www.qas.com/authenticatepro or email authenticate@qas.com.

Authenticate Pro

Pinpoint accuracy with QuickAddress

QuickAddress now enables customer data to be accurately geocoded down to individual property level, using Ordnance Survey data.

For many types of organisation, it is essential to know not just where a person lives or the address of a property, but also exactly where that is located geographically. For

example, the emergency services must be able pinpoint the address of an incident on a map instantly.

Now, with QuickAddress Pro, each new address captured automatically has an ADDRESSPOINT™ grid reference. This enables an address to be converted instantly into an exact point on a map.



New QuickAddress Pro Web saves valuable time

QuickAddress Pro Web V5 saves up to 75% of the time it currently takes to collect accurate customer information over the Internet.

This latest version of QuickAddress Pro Web is the only solution in the world to offer 'Typedown' functionality to accurately predict address data from minimal information.

QuickAddress Pro Web's Typedown feature boosts customer service levels by cutting address

capture times while checking customer information against the Royal Mail Postcode Address File.

Users require minimal knowledge of address formats, spellings or geographical locations. Only simple steps are required when inputting name and address data on external websites, speeding up service level times to help reduce customer 'drop off' rates.

Furthermore, QuickAddress Pro Web also extends the QuickAddress validation

functionality to intranet and extranet environments, which ensures the integrity of data stored in browser-based applications.



Upcoming events

Month	Event	Date	Location
December	Efficiency Delivery Conference	6th December	QEII Conference Centre, London
	Customer Analytics for Financial Services	8th-9th December	Thistle Marble Arch, London
January	The Travel Technology Show	31st January – 1st February	Olympia, London
	SunGard SCT UGM	9th-11th January	Leeds
	Comino UGM	12th-13th January	Old Trafford, Manchester
February	The Retail Business Show	1st – 2nd February	Earls Court, London
	TFM 2006	7th – 8th February	Olympia, London
March	Healthcare 2006	20th – 22nd March	Harrogate International Conference Centre

An invitation to share in our success

Designed to reward you for sharing your data quality success with the wider community, we invite you to join the Customer Success Programme (CSP).

Share your successes and earn professional services including:

- Data quality assessment
- Advice on data quality strategy and implementation
- Training courses on QAS products

Register online today and start enjoying the benefits of our customer community
www.qas.com/csp or email
customersuccess@qas.com

