



CLIENTS

Health Insurance

Independence Blue Cross | Beech Street CORPORATION

BEST BENEFITS™

Health Care

VERISPAN | Pfizer

Johnson & Johnson | COMMISSION ON ORGANIZATION OF FOREIGN BURNING SCHOOLS

Roche

Insurance

Atiam Technologies | AAA

Financial

SEI INVESTMENTS | SallieMae

Edward Jones

Retail

NEW ERA TICKETS | gsi commerce™ | Cross Country

THE FRANKLIN MINT | Global QVC | tyco

Rita's | LINENS-N-THINGS

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NEW ERA OF APPLICATIONS

The quality of customer-self-service by speech/phone has improved immensely over past five years due to advances in Automatic Speech Recognition (ASR) and the use of Search Engines. *Objections to automated service by speech, versus use of live agents, have been largely overcome and even reversed.* Business leaders agree that improving the customer's experience is essential for long-term customer loyalty and for creating sustainable relationships. It has become top priority for many businesses.

Self-service by speech provides callers with a more positive experience than traditional touchtone and menus. The intuitive voice service eliminates burdensome menus. It encourages callers to complete naturally more complex transactions. It increases customer satisfaction. It also significantly reduces transaction handling costs compared with using live agents. Businesses can support more complex transaction handling and attain higher unassisted call completion rates. Adoption rates of speech-enabled systems continue to increase.

Customer-Self-Services by speech/telephone is growing due to ubiquitous use of mobile phones that provide access whenever, wherever needed.

THE NEW TECHNOLOGY

The new ASR technology understands numerous words, names, phrases, and alphanumeric spoken by callers. Most importantly, it also enables employing Search Engines to find answers in vast Internet directories. A caller just says what is wanted and the service finds the relevant data and understands what is needed. The emphasis is on quick services.

TERMS OF SERVICE

WebForPhone achieves drastic lower cost of operation through advanced ASR and Internet Search. In particular *most, and even all, servicing can be fully automatic*, eliminating need for costly live backup. We offer large scale servicing of calls for as low as 5¢/minute for five million minutes per month. We continue to offer services on basis of “try-before-buy”, where a client can examine and try applications at no cost prior to deciding on long term use.

APPLICATIONS

The WebForPhone applications are highly specialized, emulating the Internet self-service process of respective clients. An illustrative application of search of fixed income funds is demonstrated at:

<http://www.WebForPhone.com/flashdemo/bondone.html>.

Other demonstrations in Health-Care, Retail and Finance, as well as general mobile CRM service are at www.WebForPhone.com.

A call starts with the caller dialing the service platform. He/she is then being greeted and asked for search parameters, expressing the caller's needs. The emphasis is on quickly servicing calls. A repeat caller can immediately say what is needed without waiting to be prompted.

Next, ASR is used to capture the caller's needs. Directories, databases and the websites of additional services are searched in real times to obtain the answer. The information found is then read back, or sent by SMS or Fax.

Next, if the caller opts, additional services may be provided through use of client websites. They range from just transferring a call to a client, to logging to a website to execute transactions.

A more restricted query via SMS is also available. It consists of caller providing location, business name or category by SMS to get respective information on business or products. The answer is returned via SMS as well, with further opting for assistance by voice.

ABOUT WEBFORPHONE

NetXentry is the provider of WebForPhone service. It offers the following:

- a) Communication/computer platform for speech/phone services, in-place and scalable. It interfaces with clients and their customers (see diagram on the other side). It supports current services and has ample spare service capacity.
- b) Enterprise clients in three verticals: Health-care, Retail and Finance. They have been serviced by WebForPhone for years and provide enthusiastic references of client satisfaction. Currently WebForPhone has traffic of

multi millions minutes/month. As partner of Salesforce.com, WebForPhone offers CRM self-service via speech/phone. NetXentry has been profitable.

- c) State-of-the-art technology for Customer-Self-Service with:
 - Automatic Speech Recognition of enormous vocabularies of user independent speech
 - Interactive search of large directories by speech
 - Interfacing easily with client and public data via Internet websites, without requiring IA involvement
 - Experienced, innovative and imaginative technical and product development staff

The Management of NetXentry consists of:

Noah Prywes, CEO. He received the PhD from Harvard University and was on the faculty of Schools of Engineering and Wharton at Penn for 36 years. He made major contributions in advancing high speed computing and their applications, publishing articles and conducting wide ranging consulting, individually and through heading a consulting company.

Jangwoo Shin, COO. He received the PhD from University of Pennsylvania and has ten years experience in R&D and overseeing operations. Has five years experience at NetXentry.

