

Customer-Facing, Revenue-Generating BI
The World's Best Business Intelligence Applications

A White Paper

By Kevin Quinn

WebFOCUS



By Kevin Quinn Bringing more than 25 years of software marketing and implementation experience to his role as vice president of Product Marketing for Information Builders, Kevin Quinn oversees the development of marketing for all product lines.

Mr. Quinn has been credited with helping to define business intelligence (BI) end-user categories through his creation of guidelines for using and employing business intelligence tools. He has helped companies worldwide develop information deployment strategies that help accelerate decisions and improve corporate performance. His efforts in this position have helped propel Information Builders WebFOCUS and iWay Software solutions to category leadership in their respective areas. Mr. Quinn is also the founder of Statswizard.Com, an interactive sports statistics website that leverages business intelligence functionality.

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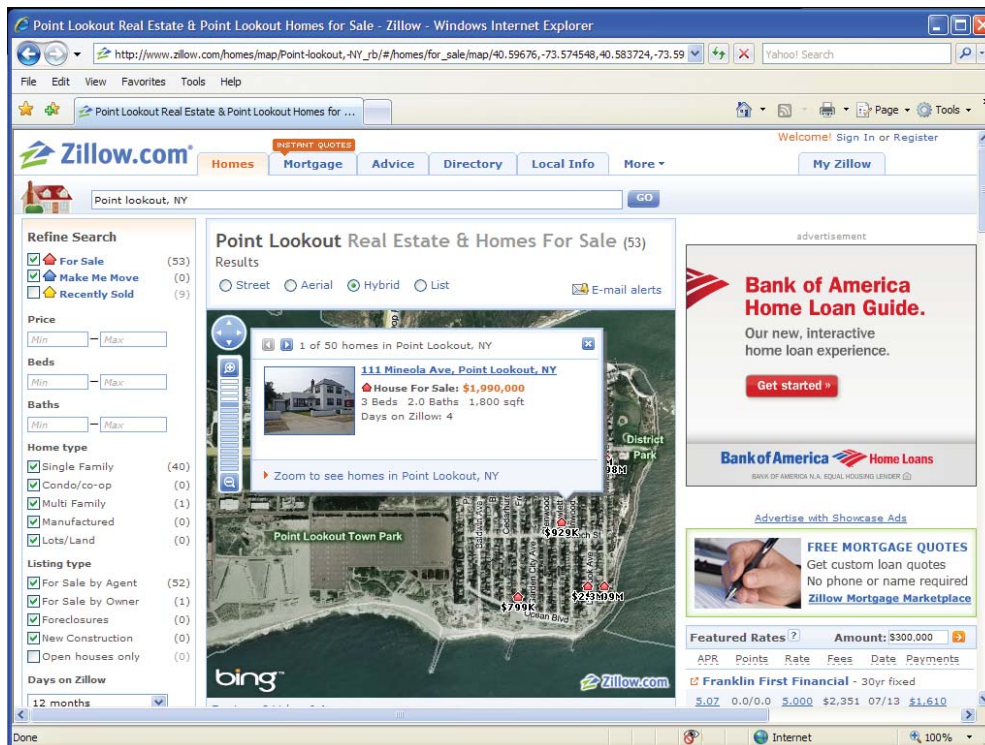
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Executive Summary

Today's buyers are more knowledgeable than ever before. For example, when one sets out to purchase a new car, they already know the price paid by the dealer, the car's average selling price, and the cost of each option. Whether they're buying tangible products like homes or electronics, or services such as healthcare, businesses are now dealing with consumers who are extremely well-informed – thanks to the Internet.

The web has made it easy for the average person to perform research, allowing them to quickly find detailed information on almost any topic. For example, sites like Edmunds and CarsDirect are available for automobile enthusiasts, WebMD can help people learn more about specific ailments, and Zillow.com provides details on current real estate prices.



Zillow.com provides easy access to information on available real estate.

Whether you are searching for a certain product or just gathering some background data before making a purchase, the Internet can help you bypass all intermediaries. You can gain direct access to the manufacturers themselves or learn more about their offerings from customers and other third parties.

This phenomenon is known as “disintermediation,” which was defined ten years ago in a book by world renowned author and MIT professor Nicholas Negroponte. He called it the “removal of an intermediary from a process,” describing it, in this case, as a residual effect of the Internet.¹

¹ Negroponte, Nicholas. “Being Digital,” New York: Alfred A. Knopf, 1995.

These customer-facing websites take advantage of the same concept of using self-service to reduce costs and increase revenue that was popularized when gas stations stopped using attendants. Only one employee was needed to work the station and collect money, which provided an obvious advantage, as stations without attendants immediately became more profitable by reducing payroll. It also gave them the opportunity to grab additional market share by lowering prices.

Today, companies realize that the information they have stored in their databases, data warehouses, and transaction applications is not only of interest to the workers within their organizations, but also to customers, partners, and other third-party stakeholders outside the business. Product information, package delivery status, and billing details serve as the basis for many of the self-service applications that are now available.

Extracting this information from various enterprise data sources, and making it easily accessible to external end users, can be achieved effectively through the use of business intelligence (BI) software. Companies that currently leverage BI tend to focus the majority of their reporting efforts on back-office analytical projects. However, using BI in this way, while quite valuable, may not have as great of an impact as a self-service application. Many companies have shied away from using their BI platforms in support of self-service initiatives because they lack the required ease of use, scalability, and reliability.

When it comes to leveraging enterprise data for use in self-service applications, Information Builders and its WebFOCUS BI platform have a proven track record of success. WebFOCUS currently supports some of the largest reporting and analysis environments in the industry. Customers across all industries, including financial services, telecommunications, energy and utilities, government, and higher education, have effectively implemented WebFOCUS to create websites that give external users self-service access to vital information. These outward-facing systems range in size from several thousand to more than two million active users and are allowing the companies that have deployed them to realize greater value from their BI investments.

Simple Concept: Big Impact

Sometimes the simplest concepts can have a huge impact. For example, have you ever tried to transfer college credits from one university to another? This process used to be quite complex and cumbersome, requiring students to obtain their transcripts from the college where they were currently enrolled, and submit them by mail to the admissions office of the university they wished to attend. It would take weeks before someone had the chance to review the information and send a reply with the status of the course transfer requests.

One university Information Builders worked with was able to simplify this process by creating an intuitive web portal. Students can go online, select their current university from a list organized by state, then choose their major. In just seconds, they can see how credits from classes at their current university will be transferred. This application is a win/win for everyone involved. It saves prospective students hours of preparation, and spares university administrators more than a month of manual labor and processing time.

The FedEx website is another great example. Everyone is familiar with how it can be used to track packages, but few realize the true cost savings it provides. Before the self-service website went live, FedEx offered only an 800 number for customers to check the status of deliveries. Call center reps would manually look up each package tracking number and inform callers of the latest status (in transit, current location, date and time signed for, etc.).

Each time the 800 number was dialed, FedEx was charged a toll fee. The online service, therefore, served several cost-cutting purposes. First, by diverting a large portion of calls to the website, they were able to save as much as \$400,000 on their monthly phone bills, based on one estimate. Second, the company was able to reduce the number of live attendants answering the phones because, as many studies have shown, making the switch from phone support to online support can reduce the number of calls received by as much as 50 percent every month.

Some people believe that when moving to an online support model, a company is merely replacing the cost of a phone-based service representative with the cost of an IT professional to manage the website (i.e. develop the application and provide ongoing support of related hardware and software). But in most cases, the savings will far outweigh any new costs that arise. And most importantly, websites that provide online support give companies a competitive advantage that is beyond measure. Increasing customer convenience dramatically boosts client satisfaction and retention.

According to the Association of Support Professionals, the cost of a phone transaction averages approximately \$37, while typical e-mail correspondence costs about \$25 each. Yet, a successful self-service transaction can cost as little as \$8, and can reduce the number of incoming calls and e-mails a company receives by up to 80 percent.

More than 10 years after the Internet began gaining popularity, a new paradigm is taking place. It's an evolution of disintermediation – or one might call it “re-intermediation.”

The middleman has been removed from many processes, and potential customers have become more informed. As a result, entrepreneurs have discovered a new market opportunity, acting as intermediaries between multiple online sites. We now have Internet shopping engines like Bizrate and Shopping.com that make it fast and easy for online buyers to find the best disintermediated web store, offering the lowest prices and the best service. And, let's not forget the most famous "re-intermediary" – eBay, which is, in essence, the world's largest yard sale. eBay acts as an intermediary between buyers and sellers for all types of products and services. Their success has come from their unique ability to bring together those who have goods and services to sell – and those who want to buy them – from across the globe.

At the heart of all this disintermediation and re-intermediation is information.

In other words, if you have valuable information in a database, and you have the means of making it accessible via the Internet, you have the potential to increase profits, drastically reduce overhead, or both.

Where Do You Start?

To succeed in self-service, the information you offer over the web needs to be useful and it must come from a consistent, reliable source. Any company that delivers a product or service, invoices customers for purchases, or offers some form of phone-based support has the potential to build and operate a self-service website.

But, when the information provided over the Internet is typically not available through other online channels, or is unique in some way, it often has a value that is immeasurable to those who wish to consume it. In these situations, companies can even consider charging a fee for access to that information.

For example, eBay specifically keeps track of the millions of items on sale everyday. They don't store the items. They don't ship the items. They simply provide easy access to the information potential buyers need. This service is of such great value that sellers are willing to give eBay a little piece of each transaction. eBay reported more than \$8.5 billion in revenue for 2008.

What information do you have that is of great value to someone?

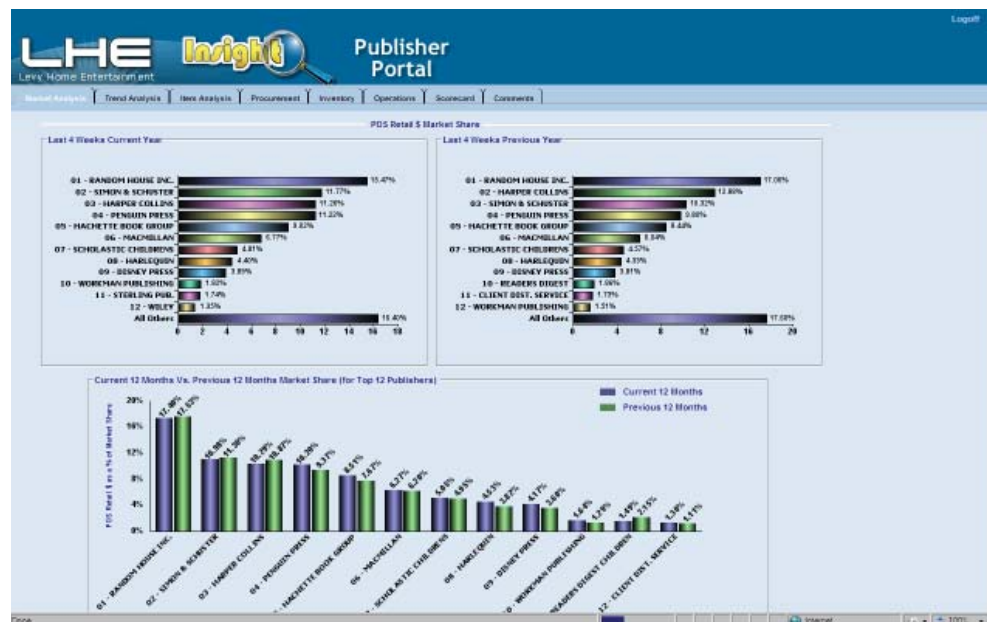
Other Reasons for Customer-Facing Applications

Besides the obvious cost-saving benefits that can be realized by providing self-service access to information, there are many other reasons that companies should be motivated to incorporate self-service applications into their business models. Some of the potential advantages may be surprising. These include enhanced customer loyalty, improved performance, reduced costs, increased revenue, and greater competitive advantage.

Customer Loyalty and Competitive Advantage

Information Builders has worked with many companies to help them build self-service websites. These services, which are more accessible and convenient than what their competitors offer, give them a solid and substantial edge in their respective markets. As a result, clients are more likely to remain loyal, since making the switch to a new vendor will force them to give up the superior services to which they have become accustomed.

Of course, because online channels allow consumers to interact with companies around-the-clock, seven days a week, they are more convenient than phone-based services, which are typically only available during standard business hours. Certain questions and issues can also be addressed more rapidly through self-service websites, as customers will be immediately directed to the information they need, instead of navigating through an IVR system or waiting on hold for an available agent.



Levy's Publisher Portal illustrates comparative sales figures for its customers.

Levy Home Entertainment is a premier distributor of paperback and hardcover books. The organization built a self-service reporting environment called Publishers Portal using WebFOCUS. Steve Carlson, Levy's senior vice president and chief financial officer said, "Our reporting portal provides publishers with information that they can't get anywhere else in the industry as quickly."

The portal gives Levy suppliers instant access to valuable information about which titles are selling, where, and in what quantities. Carlson says, "This puts us in a completely different light with our partners."

Improved Operational Performance and Minimized Expenses

Built on WebFOCUS, Ford's Global Warranty Management System (GWMS) allows each dealer in the company's network to monitor how much its warranty performance varies from the average performance of others within the same geographic region. More than 14,000 dealers rely on the system, including all Ford dealerships worldwide, as well as those specializing in Lincoln Mercury, Jaguar, and Land Rover vehicles. GWMS has been deployed in 14 languages. Other dialects will be added in the coming years as Ford expands the system to support new Asia-Pacific markets.

"Ford saves money when it can identify excessive repair costs and alert its dealers," explains Jim Lollar, business systems manager of global warranty operations at Ford. "We have seen savings of \$40 million to \$60 million per year by creating this website and delivering information to our dealerships so they can take action."

The application helps Ford to instantly identify numbers that are out of line. It also creates an environment of healthy competition between dealers, all in the name of delivering better service to Ford customers.

Competitive Differentiation and Revenue Generation

Most merchant processing companies make money the old fashioned way – by charging a small percentage of each sale in exchange for electronically processing and authorizing credit card purchases. For Moneris Solutions, Canada's leading processor of credit card and related transactions, the 1.7 billion purchases it handles each year have a value that goes far beyond the fees generated. Moneris also sells the vital information collected during the course of those transactions.

Through Merchant Direct, a WebFOCUS application that allows merchants to view their debit, Visa, and MasterCard transaction data online, Moneris customers can access consolidated statements and reports, obtaining a customized view of card payment activity. "We're using business intelligence technology to help organizations manage information about consumer spending," says John Morgan, senior manager of Information Services at Moneris Solutions. "WebFOCUS supplies the engine for a self-service reporting environment capable of supporting many thousands of users."

Moneris Solutions was formed in December 2000 through a joint venture between RBC Royal Bank and the Bank of Montreal. For years, these companies provided businesses with advanced, easy to use, point-of-sale solutions designed to electronically process and authorize credit and debit card transactions, including purchases made with customized loyalty cards. The two firms formed Moneris to leverage their synergies and provide information-based services to their customers.

“The Merchant Direct application was built to scale substantially,” confirms Morgan. “The architecture needed to be able to handle an immense user base in Canada, and many additional users in the future as we expand our business to support U.S. based-merchants.”

Merchant Direct went into production on March 1, 2002. Customers welcomed its new capabilities, including:

- Convenient 24x7 access to deposit and transaction information
- Automatic consolidation of card transaction data for businesses with multiple locations
- Up-to-date data to facilitate decision-making, forecasting, and trend analysis
- State-of-the-art encryption to ensure privacy and security
- Generation of reports on a daily basis for tracking purposes
- The ability to move Merchant Direct data into spreadsheets

The credit card reconciliation and related merchant services industry is extremely competitive, with a very high churn rate. Unique offerings such as Merchant Direct help companies like Moneris to gain a substantial edge by making it easier for them to attract new clients and retain existing ones. This, in turn, drives revenue and builds long-term value. “Merchant Direct provides benefits in the areas of cost reduction, revenue generation, and client satisfaction,” says Morgan.

One Self-Service Site – Countless Benefits

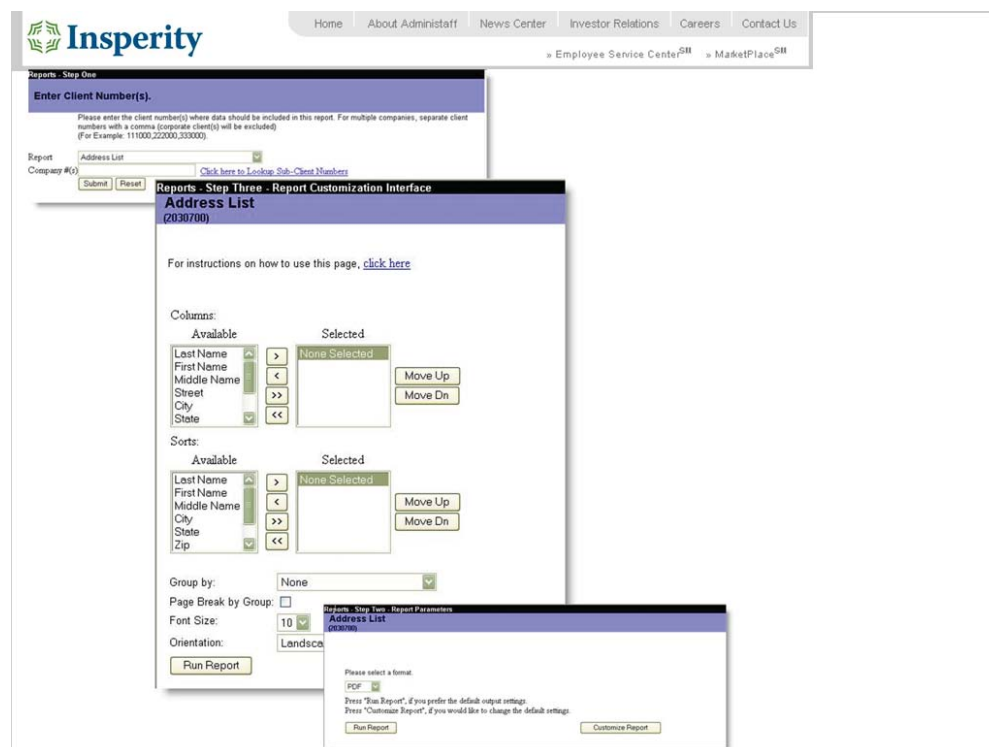
Insperty's, formerly known as Administaff, website may be the one that serves as the best example of how a self-service application can deliver all the aforementioned benefits. Insperty the nation's leading professional employer organization (PEO), acts as a full-service human resources department for small- and mid-sized businesses. The company offers a variety of services, including payroll and taxation processing, workforce management, benefits administration, and workers compensation. This allows smaller firms to maximize productivity by leveraging the same type of formal HR processes as their larger counterparts, without maintaining their own staff or expensive infrastructure.

Central to the effective delivery of its services is Insperty's ability to manage and share information. More than 100,000 workers, specializing in everything from accounting to administrative support, are currently employed at more than 5,000 Insperty customer sites. Instead of recruiting, hiring, and paying these employees directly, which would require considerable staff and technology resources, clients trust the management of these workers – and the systems that store and maintain related data about them – to Insperty. Customers can simply tap into Insperty's self-service website at any time, to retrieve the critical information they need.

WebFOCUS serves as the foundation of these self-service applications, accessing data warehouses and operational databases that contain demographic and human resources information about employees, payroll and invoicing transactions, and employee benefits and workers compensation claims. The data warehouse is updated each night to reflect daily operational changes.

Through the Insperty Employee Service Center, a wide array of client-facing reports deliver basic payroll, benefits, and employee information to more than 100,000 workers and more than 5,000 client companies. This information is made available through a self-service interface with simple user configuration options and selections. It is used hundreds of times each day.

The center is built on a model known as Software-as-a-Service (SaaS). The SaaS concept is a simple one – companies can leverage the power of technology solutions, without investing time and money into the purchase, installation, and ongoing maintenance of hardware and software. In fact, because it helps companies virtualize their IT infrastructures to defer costs and operate more efficiently, SaaS is one of today's hottest technology trends. This is evident in the increasing availability of self-service applications such as Insperty's, as well as the explosive growth of Salesforce.com and other SaaS vendors.



A simple online form lets Insperty customers create an employee address list.

Ashley Adams, a product analyst for reporting at Insperty, credits this user-friendly reporting environment for increasing customer satisfaction throughout the organization. "Our clients love the flexibility," she says. "They continually ask for new types of reports on the portal, and each self-service report we post there lightens the load for our developers. In addition to customer satisfaction, we are gaining greater efficiency in our business processes through our use of WebFOCUS. As our experience grows with BI technology, we are seeing a greater return on our investment and more capabilities overall for our reporting needs."

Building Your Own Self-Service Application

Relevant, Reliable Information

Companies thinking about offering a self-service website must consider several things. The first is to determine which information is in highest demand by the largest constituency. Billing information is a great example. All companies, no matter how big or small, or what industry they serve, field a high volume of questions and inquiries about client bills and invoices.

Organizations should also determine if they own information that would be in high demand if made available to outside constituents. For example, when creating Merchant Direct, Moneris expected that merchants would want to view how many transactions were processed for the week. They also anticipated that those same merchants would want the added benefit of comparing their own transaction processing activities to those of similar merchants in their geographic area. Instead of just reviewing bottom-line numbers, Moneris clients get a different, more thorough perspective that helps them better understand their own performance. It is through this type of self-service information that companies realize true value in terms of increased customer satisfaction and loyalty.

What makes Information Builders unique among BI vendors is that we also provide a full suite of integration solutions. As a result, WebFOCUS has the widest reach of any reporting platform on the market, and can tap into many disparate sources for self-service access – removing integration as a roadblock to self-service success. Our integration offerings also include data quality management, so the same platform that facilitates seamless information access can be leveraged to ensure consistency, accuracy, and integrity as well.

Simple Web and Mobile Access

A self-service site that is overly complex will result in only moderate benefits. Unless the site is easy to use and self-explanatory – making it fast and simple for users to find the information they need – then intermediaries such as help desk staff and contact center personnel will continue to be called upon for assistance.

For anyone that has an Internet connection and a basic knowledge of web browsing, using a self-service site should be as easy as performing a search query or buying a product online. Anything more sophisticated is likely to alienate at least a portion of the end user audience.

What today's information consumers really want is to submit simple queries and receive answers that are relevant and in context to their day-to-day activities. "Most people don't need multi-page reports or powerful ad hoc analysis capabilities," says Patrick Yip, a director in the Technology Group at Pershing LLC. Pershing offers an online reporting portal based on WebFOCUS to more than 100,000 investment professionals. The portal provides reports and statistics on stock trade activities. "In fact, casual users shouldn't have to interact with BI tools at all. Instead, they prefer targeted information that has been embedded in their familiar business applications. It is generally more effective if the BI technology operates under the covers," explained Yip.

With this belief as its guiding principle, Pershing's self-service system – built on WebFOCUS – does more than merely give managers and executives the ability to generate month-end reports. It delivers aggregate views of account balances, financial holdings, and trades to tens of thousands of brokers directly from within the familiar applications on their workstations.

"One of the main reasons our BI environment has been adopted so widely is because it does not require any special experience or sophistication," continues Yip. "If you can order a book, or make travel arrangements online, you'll find our BI capabilities very easy by comparison. We rarely get calls about how to access information or run reports because people already know how to use this type of system."

WebFOCUS has several unique features, which make it ideal for building self-service sites because they drastically reduce development time and minimize site maintenance:

- Its guided ad hoc technology allows for the creation of simple, self-contained web forms that provide intuitive access to information. Each of the applications highlighted in this paper leverage this approach
- WebFOCUS allows users to retrieve information in any format, including HTML, web pages, PDFs (for high-quality printing ideal for items like bills and invoices), and Excel for those who want to conduct further analysis via spreadsheet
- WebFOCUS enables developers to create and deploy content as a service inside another application, so the data retrieval process can be easily blended into any website. This also simplifies implementation because the service can be deployed outside of the BI infrastructure. The resulting application will deliver optimum performance, while requiring only a small technology footprint

Scalability and Reliability

Another Information Builders customer, a commercial equipment manufacturer for large telecommunications companies, required an addition to their Web site that could ease the high volume of phone calls coming into their support center regarding order status. An application, similar to the one deployed by FedEx, was built within an hour and tested over the course of a week. Within two months of its introduction, the company reduced the number of support phone calls by 40 percent. Because customers began to rely heavily on the website to track their orders, many requested that the site be available as a key part of their service-level agreements.

Once you've made the commitment to self-service, you'll likely find that the reliability of the website is paramount to your continued success. WebFOCUS includes built-in, load-balancing, fail-over, and autonomic functions that ensure the highest performance of your self-service applications at all times.

These features allow you to chain multiple servers together, guaranteeing back-up operation in case of a hardware failure. It also ensures that the service load can be balanced across multiple machines, so the site will run consistently during both peak and off-peak hours.

Information Security

One major concern about self-service websites is the protection of the data being delivered. In most cases, confidential information and records – such as billing details – will be accessible, so there can be absolutely no security gaps. Each user must be able to retrieve only their own information, and must be prevented from viewing other users' data. In some cases, there are even government regulations regarding the security of personal data, such as those imposed on the healthcare industry.

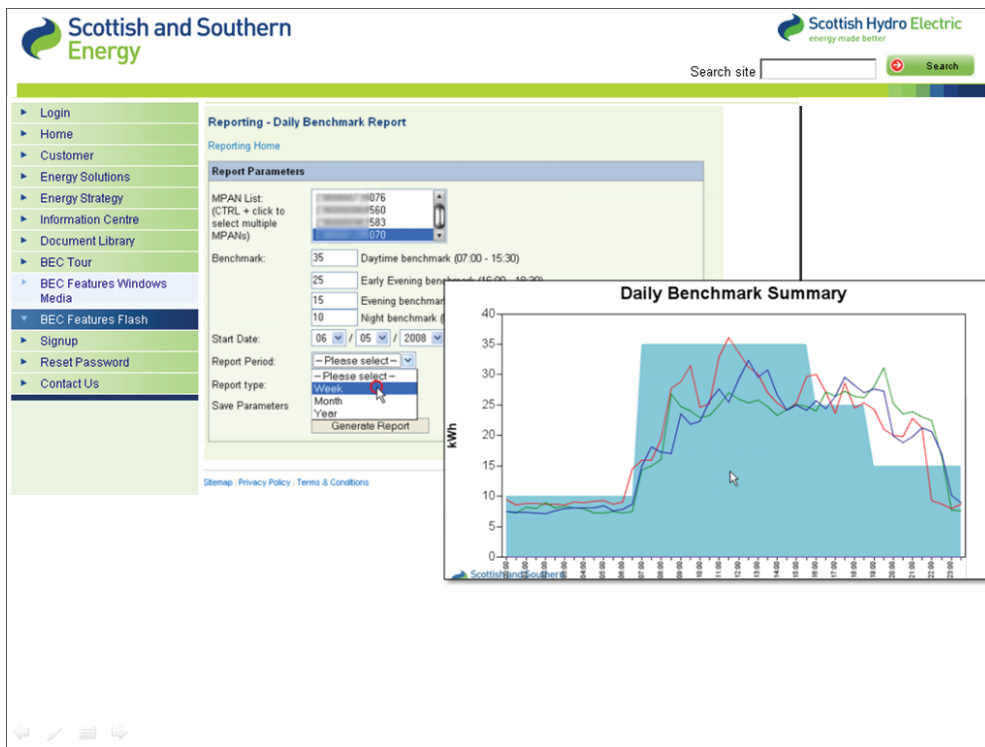
WebFOCUS provides a multi-faceted infrastructure that can work seamlessly with and synchronize multiple levels of security including website security, data and application security, and even high-levels of encryption. This ensures that people can't intercept data as it is being transferred from the self-service site to the user's desktop.

What's Next

Self-Service Is About Providing Users With an Advantage

Many companies have used self-service sites to differentiate themselves from their competitors, while reducing support requirements and eliminating excess overhead. However, as more and more companies build self-service applications it's not just the service itself that acts as the differentiator, it's the application's content and utility. Many new self-service sites are emerging that not only serve the companies that host them, but also provide demonstrable added value to the end user.

Scottish and Southern Energy (SSE), one of the largest vertically integrated electricity and gas companies in the UK, is enhancing customer service while cutting support costs with a self-service portal built on WebFOCUS. The application is helping the company's customers reduce their own energy consumption expenses – a benefit not only to the individual company, but also to the environment.



One of many reports on SSE's customer portal. This allows companies to review and compare previous energy-consumption bills.

"WebFOCUS boosts competitive advantage by enabling us to give business customers 24/7 access to timely, actionable energy consumption data," says SSE's Phil Collard, who leads its Business and Operational Support. Known as the Business Energy Centre (BEC), the website provides 420,000 corporate customers with online retrieval of "day plus one" billing and usage data, which is dynamically updated every 24 hours.

Developed jointly by the company's IT team and Information Builders' Professional Services, BEC provides accurate, detailed intelligence that helps organizations identify usage peaks and troughs, spot trends, and take prompt action to reduce consumption levels. The solution was built using WebFOCUS' flexible service-oriented architecture, to enable efficient access to customer billing information from existing back-office systems, and allow for the publishing of customer usage reports as web services. These reports present usage data via an intuitive portal interface, and can be exported to multiple output formats such as PDF and Excel. The information provided is helping companies cut costs and meet environmental sustainability targets through smarter, more conservative gas and electricity usage.

Information Builders has added specialized features to WebFOCUS to further enhance the creation and deployment of self-service applications. Innovative active technologies allow BI functionality to be delivered inside of every dynamically published document. When a company provides self-service access to billing data, the information consumer instantly becomes an analyst. Instead of the information being delivered as a static printable document, it now becomes an interactive analytical environment. Bills can be sorted by date, the size of the charge, or even by category. Charts can also be created to provide a better understanding of distributions.

Individual seat licenses of active technology capabilities are free. This means, the company that hosts the self-service site can deliver information as WebFOCUS Active Reports to an unlimited number of users at absolutely no additional software costs. Innovations like these are increasing the value of self-service websites and offering greater advantages to the casual end user.

Conclusion

So why do self-service websites work? For customers, they offer:

- **Accessibility** – Convenient access from your home or office
- **Usability** – A user-friendly interface
- **Timeliness** – Fast access to new, relevant information

For the self-service provider, they offer:

- **More opportunities** – Customers spend more time on your website, which gives you more opportunities to interact with them
- **Competitive advantage** – You get an edge over competitors as you are the first to provide value-added services
- **Process improvement** – It reduces costs and eliminates bottlenecks in intermediated processes

If you are looking to leverage business intelligence software to create an application that will have maximum impact on your organization, perhaps you should look outside the traditional boundaries of BI. Think beyond the classic analytical application for a few back-office analysts, and envision how the wide distribution of your data to customers, partners, or even the public (if you are a government agency) could have an even greater effect on your bottom line.

Information Builders is a leading software and services company with a strong history of building and supporting some of the world's largest deployments of self-service websites using the WebFOCUS BI platform.

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