



CoreTalk and its uses in the Business Environment

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1. Overview

1.1. Description

CoreTalk is a Communication Control Centre for the small/medium business and the common man. It has elements of Call Centre and Customer Relationship Management which allows a business to understand and communicate better with their customer – when any communication takes place one is able to search for the relevant contact and has at their disposal the complete communication history with that client. Whilst dealing with the contact they have the ability to complete business cycle through scheduling appointments, making notes/task and immediately assigning to relevant person, communicating with others (Project members, suppliers, customers etc.) via SMS or eMail, receive incoming responses to queries etc.

CoreTalk enables access to internet via GPRS/Edge/3G/HSDPA, but it is not required to implement an effective communication platform. SMS is an exceptionally strong business information carrier.

CoreTalks biggest contribution to business is that it fully brings into the business cycle the prodigious power of the cell phone. It enables the cell phone as far more than a device for verbal communication, and it does this without the need for sophisticated GPRS/Edge/3G technologies. It will work wherever SMS is present which is virtually everywhere.

In the following chapters some examples of CoreTalk's utility is provided as well as examples of where it is being used.

Go to www.gobackbone.com for more information on CoreTalk. On the downloads page you can download customer reviews and opinions from sectors of the business population. These were based on the old CoreTalk.

If you would like to view the CoreTalk South Africa site this can be reached via www.coretalk.co.za



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2. Contact Relationship Management (CRM)

2.1. Description

The CRM Help desk is the crux of the CoreTalk communication centre. It was initially devised for our Electronic Voucher Distribution system which required that we manage a large mobile sales force effectively and efficiently. Today, it performs the call centre function for many businesses, some large such as Old Mutual Insurance Company and Standard Bank but mostly smaller businesses ranging from agriculture, through financial, motor industry, security and a multitude of others. In Bangladesh the Help desk manages a sale team of 6500 people for the Aktel (TM Malaysia, Bangladesh) network. All of his communication taking place via SMS. The cost and time savings gained via his application is immense.

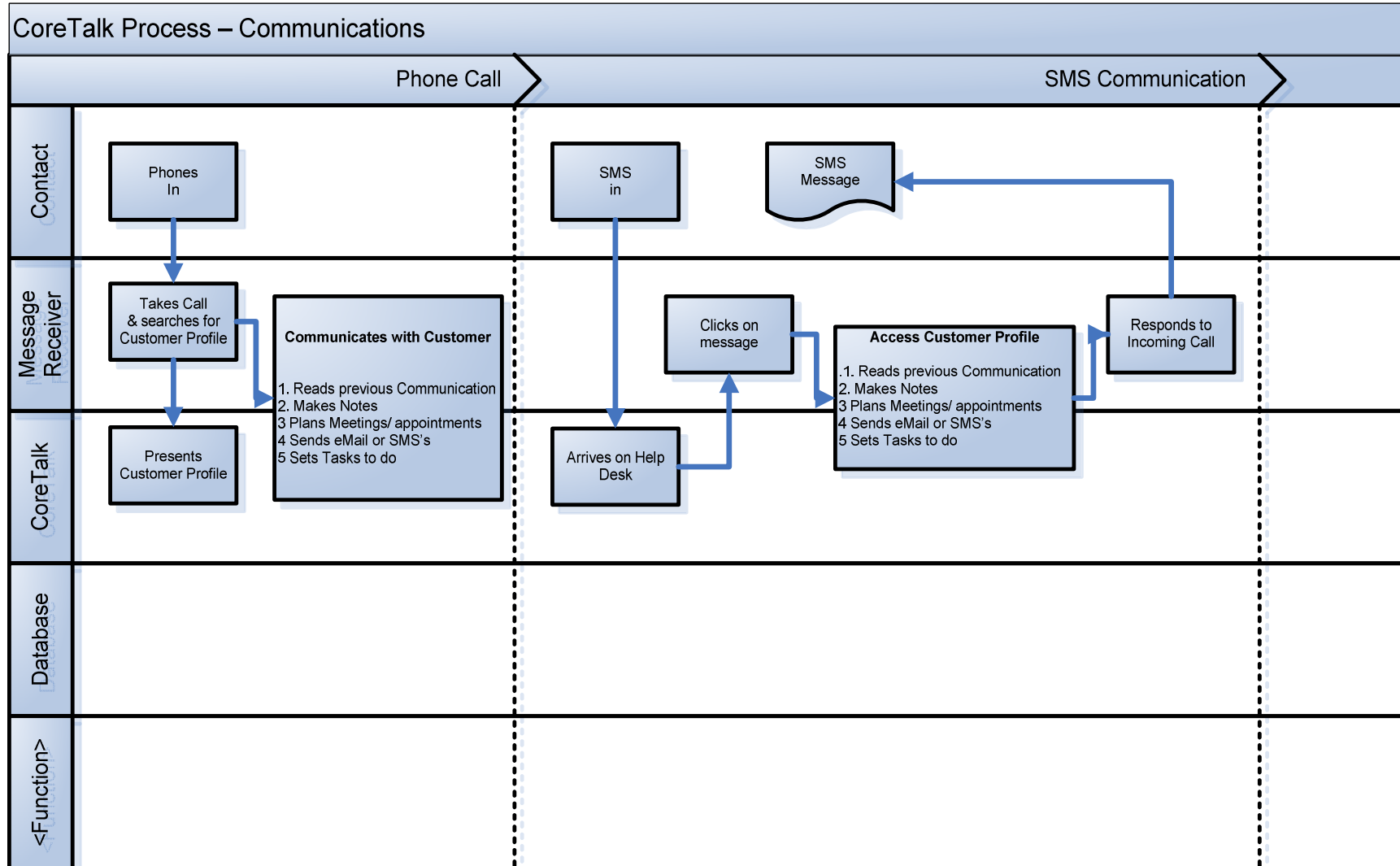
The Help desk is initially the main reason that people choose CoreTalk.

2.1.1. Users

- **All Businesses**
 - The CoreTalk Help desk is widely used by all businesses.
 - Restaurants' and Bars use it receive and confirm table bookings
 - Help desk centres use it to receive and reply to enquiries
 - Schools use it receive requests from parents, and to advise parents of functions, meetings, school activities
 - Farmers use it to enquire from research centres on the correct processes fro animal/plant/horticulture
- **Police**
 - The South African Police have been trialling CoreTalk as a communications tool for the reporting of crime and misdeeds. This exercise has been very effective as SMS reporting allows a degree of anonymity. Although a cell phone number is available it has no attached name.
 - The process of SMS reporting via CoreTalk also places a responsibility on the police to react as each message is date and time stamped. Incoming messages and associated responses are clearly displayed.
- **NGO's and Churches**
 - NGO's and Churches use CoreTalk to communicate with their workers, congregations and other parties.



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3. Interactive SMS and eMail Routing

CoreTalk supports the following functionality with regards to email and SMS. It can be configured for:

- eMail to SMS
This facility enables a CoreTalk user to filter certain incoming emails at the receiving pop server and send the contents of that email to a cell phone as an SMS message.

This is extremely useful for the “on the road businessperson” who may be expecting important communications via email and would like these transmitted to their cell phones wherever they are.
- SMS to eMail
This facility enables a businessman to reply or initiate an email from their cell phone utilizing SMS messaging as the communication carrier. A SMS message – prefixed by an email address – is sent to the CoreTalk system. CoreTalk will decipher the SMS and insert it in an outgoing email for distribution via the eMail SMTP server.
- SMS to SMS
This facility allows for incoming SMS messages to be redirected to another SMS receiving device (Cell phone or CoreTalk) dependent on a filter setting. The prime reasons for doing this are:
 - To retain and audit trail of communications, or
 - To ensure that an important incoming SMS is distributed to one or a group of people
 - To provide a single receiving point for SMS messages and then ensure that they are relayed to designated persons

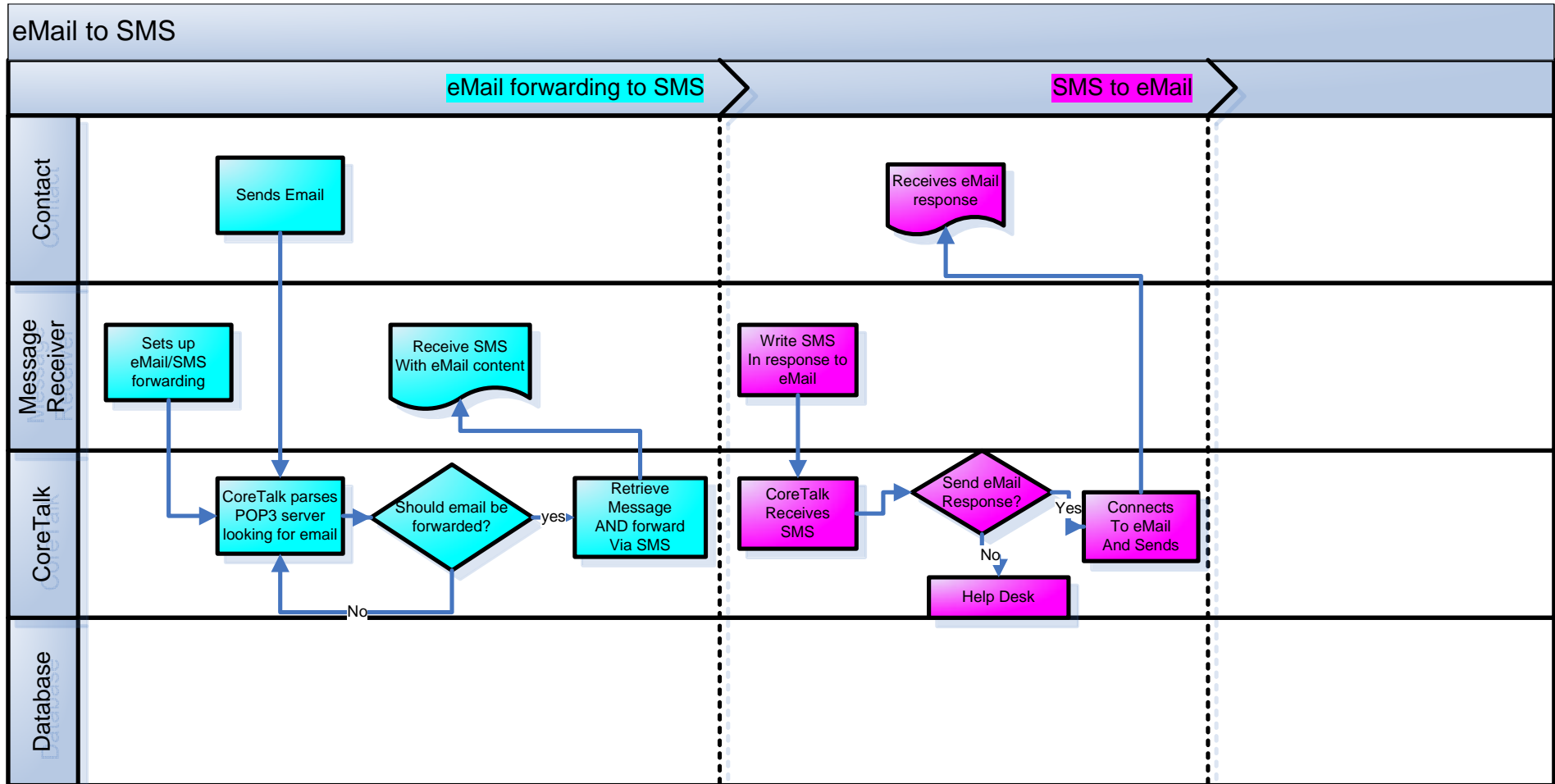
3.1. Users

This functionality is extensively used in our client base, in particular by non desk-bound personnel. It is used to maintain important communication channels that need quick responses. Essentially this ability provides Blackberry type functionality to the ordinary cell phone / mobile user.

- Mine Managers/Engineers/Surveyors – to have project quotes forwarded to them when in field which is where they spend a considerable amount of their time.
- Travelling Sales People are often out of range or GPRS/Edge/3G/HSDPA coverage but SMS is available. To have emails from important customers forwarded to them AND have the ability to respond back is invaluable.
- Doctors to receive lab results for tests done when in doing their rounds.
- Engineers to receive email communication when out at site. They are able to respond to it immediately via sending an SMS back into the system.
- Teachers – receiving communication from parents whilst in the teaching environment.



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4. Mass & Group Communication

This function allows for bidirectional communication between Groups of people, which distinguishes it from most mass/group SMS communication tools which are generally outward towards a targeted recipient and used largely for marketing initiatives.

This function allows for personalized messaging to a customer and can integrate to an outside information source such as Excel or a Database.

Groups may be defined as:

- Customers – segmented by sex/interest/age etc.
- Company Groups
 - Sales
 - Management
 - Employees
 - Company Branches etc.

Core Talk's bidirectional communication abilities mean that people can SMS into a business to make appointments, report happenings and requesting actions to be taken.

4.1. Users

The type of applications where this feature is being used is:

- Security Companies – where a group is setup for a locality and anyone SMSing into that group alerts other businesses/persons as to issues.
- Marketing to Clients base – where a company profiles its clients in order to market to them. **See attached Marketing letter for examples.**
 - **Retailers**
To communicate with their client base.
 - *“Our new stock of Italian Shoes has just arrived”*
 - *“We are having a winter sale 50% of all our winter ware”*
 - *“Mrs Jones, your Diesel Jeans have arrived. Please could you collect them up next when next in town”.*
 - *When personalised and linked to a billing file extract – to send messages. “Mrs Jones your account DNS0001 is R560.00 and is outstanding by 30 days. Please make payment this week.”* This feature is used extensively by many clients(in SA, Australia, New Zealand and African countries) as they maintain it is the most effective way of collecting outstanding account settlements. They generally report that it has improved money collections by 30-70%.
- Schools/Mines/Construction Industry/Sports Clubs/Police Stations for communicating with non-office bond employees. Messages of the type:
 - **Schools**
 - *“Johnny will not be in school today as he is ill.”*
 - *“Please collect Johnny from school as he is feeling unwell.”*



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- *To the football team – “The football match has been postponed until ????? and will be played on Field ????”*
- *“Please be advised that school closes at 10:00 on Friday the 12 June for a period of two weeks Please arrange to have your children picked up by 10:30 at the latest.”*

- **Mines**
 - *“Please be advised that we will have a strategy meeting on future development at 17:00 this evening”*
 - *“Please supply 20 cu/meters of Concrete to level 4 at 12:00 – Project A432”*
 - *“Require 5 ATX casing and 1 new diamond bit at hole A56”*

- **Construction Industry**
 - *“Require a front-end-loader at site A at 15:00 as we will be receiving a load of concrete then - URGENT”*
 - *“Please send 5 additional labourers to assist with roadwork’s”*
 - *“Require 5 bags cement and 2 Cu/Meters River sand at corner Jose Rd/Weltevreden”*
 - *“Make appointment for John Daws of Structural Consulting Services to visit bridge site and give us a structural certificate on Thursday at 12:00”*

Most of this communication is between field – “operational” – personnel and site office asking for certain things to be done. The fact that the message is recorded and date stamped removes any contentiousness (“I did”, “you didn’t tell me”). It also save costs and time as it does not require a telephone call and possibly waiting to get hold of a person.

- **Police Stations**
 - *Notifications of Crimes*
 - *Witnessing of accidents etc.*
 - *Drug sales reporting – especially from School kids who feel that this means of communication is both inconspicuous and relatively anonymous. It does not involve them divulging their names.*
 - *Coupling it CoreTalk with Location Based Software enables the police to send a “get Position” request in order to get closer proximity reporting of where problems are.*

In this environment CoreTalk is taking a load off the Call Centre where one can wait for ages for a call to be answered. CoreTalk receives a message, free of intervention by a person. This is logged in the Help Desk with time and message. The result is “much more accountability at police stations”.

Here in SA we have just integrated CoreTalk with a LBA (Location Based Application) which the police can then interrogate an SMS to locate the proximity that the message was sent from.

- **Sports Clubs**
 - *Used to communicate with their members.*
 - *Using the remote ability to send messages into the system and then have them bulked out to team members. A coach could send the following types of messages.*



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- *“The match between ourselves and Bushbuck Rovers has been postponed until Thursday 24th August and will be played at the Selati Fields at 16:00”*
- *“Training has been rescheduled for 15:00 today as I cannot make 14:30. Same venue”*
- *“A reminder – our annual general meeting is tonight at 19:00 hours. Please attend OR give proxy to a friend as to whom you would like voted as: Chairman, Treasurer etc”*
- *“We will be holding a “jumble sale” on Saturday in order to raise funds. Please bring anything of value that you no longer use as a donation”.*

The advantages of using an application such as CoreTalk for this messaging is that it is under the control of the business/club etc and they do not need to subscribe to an external service. They are then able to receive replies to their queries in the Help Desk. The system also facilitates the sending of Group messages from a remote point. The user is assigned “authorisation” and then by sending in a message with the group prefix at the beginning that message will be sent out to everybody in the group.

One of the biggest advantages of messages received in this format is that there is no disputing that the message was received and the time at which it was received, as it is all recorded in the system.



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5. Interactive Marketing (SMS Competitions)

Interactive marketing in its fullest implementation is the traditional SMS marketing that so many marketers are employing nowadays:

“SMS the word “Nescafe Classic” with the code found in the bottle to enter a competition in which you stand to win an Alfa 159”

When just the response section is filled out it can be used as a responsive tool.

e.g. SMS the word “direction” to 0824556870 and we will SMS you the directions to our office.

5.1. Users:

o **Retailers**

- “SMS the word ‘Diesel’ to 480877” and when you come into our shop you will receive a 30% discount on a pair of Jeans.
 - Response to this message. ““Congratulations you have been registered for a 30% discount on Diesel Jeans if you purchase these within the next 10 days.
- SMS the words “Edgars are the best then Your Name and ID Number” to 480766 – you will be entered into a draw that features as its prizes. An Armani Suit, Levi Jeans, and Pierre Cardin Jerseys.
 - Response “Congratulations you have been entered for our competition your number is 5672 of 8000. You will be advised via SMS is you are selected as a winner”

o **Estate Agents**

- “SMS the word “Eden and then Your Name” to 778902 and stand a chance to win a stand at the new Eden Golf Complex in Umhlanga Rocks. We will allocate prizes ever 100,000 entries. Cost of SMS is US\$1.50
 - Response: “Congratulations you have been entered for our competition your number is 5672 of 8000. You will be advised via SMS is you are selected as a winner”

o **Pubs/Shebeens/Beer Gardens**

- Post validated competitions: The person with the nearest score in the Blackburn Rovers vs Liverpool match will receive a free meal for 2 and a bottle of Champagne. SMS your Score in the following format (FT and then Blackburn Score “space” Liverpool Score to 88077798
- SMS in the word “Specials” to 88077798 to get our Specials menu for tonight.
 - Response: Specials today:
 - ✓ Steak & Kidney Pie US\$3.00
 - ✓ Hungarian Goulash US\$5.00



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✓ Ox Tail Stew US\$7.50

- SMS the word “ “Enter” ,your Name and The Team name” to 88077798 to get an entry to our “Push the bed whilst consuming a crate of beers competition” on the 23rd March. Teams comprised of 6 people. All funds go to our charities.



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6. Database Integration

CoreTalk facilitates both “push” and “pull” database integration abilities.

6.1. “Push” Database Integration

“Push” database activity refers to when a database is parsed for a change and when this change is picked up an SMS message is sent to User/s or Customer/s. Examples of this are wide spread. Typical examples are customers are notified automatically when the Currency Exchange Rate Changes, or you are notified automatically when a deposit is made to your bank account.

6.1.1. Users

The following are examples of operations where CoreTalk is used:

- **Financial Advisers/Banks**
 - Offer a Premium rated SMS service to their clients where, when the exchange rate changes they are SMS'd with the new exchange rate/s.
 - Offer a Premium rated service that when there is a significant share movement in certain equity stock you are SMS'd to notify you of this.
 - Offer a Premium rated service that when there is significant index you are SMS'd to notify you of this.
 - An SMS is sent to you when there is transactional movement against your bank account. E.g. A Message is sent to you when either a deposit or withdrawal is made against your account. A nice feature of CoreTalk is that you are immediately able to communicate with the Help desk by sending an SMS into the system.
- **Wholesalers/Retailers**
 - To advise buyers etc when Stock levels are low. The system monitors the Stock File and when the Stock level reaches “repurchase level” it will send a message to the management advising them that this has happened.
- **Assurance/Insurance Companies**
 - The system monitors vehicle insurance and when this is unpaid a message is sent to the vehicle owner saying “Are you aware you that your vehicle is no longer insured? Please make payment now in order to rectify this”
- **Medical Systems**
 - Integrated with the doctors billing system to:
 - Welcome New Customers as they are taken on. A SMS is sent to the customer. “Welcome to the practise of Dr Lewis. We trust we will have a long relationship”
 - To advise patients when their appointment is due.



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○ Libraries

- CoreTalk is integrated with book loan database and is used to sms library subscribers when the books are due back. Will then advise them on a weekly basis of outstanding books.

6.2. “Pull” Database Integration

Pull Database integration is when you request information from a database OR update a database by sending in a structured message to the system. CoreTalk is connected to the database and passes an instruction to either extract the required information or create/update a piece of information. The system is integrated with many different databases. This enables cell phone users to extract valuable information from databases via CoreTalk.

6.2.1. Users

The following are examples of where this functionality is used:

○ Wholesalers/Retailers

- Travelling Salesman interrogate the “stock” databases:
 - to find out whether stock is available, and
 - then to place orders against such stock on behalf of a customer.
- Customer is able to interrogate their account with a retailer to find out account balance, payments made etc. E.g. Abbreviated Account statements

To achieve this CoreTalk is integrated with the third party “stock” databases.

○ Assurance

- Assurance Sales person is able to request client portfolio values via his cell phone. A structured “request” message is sent into CoreTalk and then CoreTalk will extract the information from third party database and SMS it back to the sales persons cell phone.
- Assurance Customer using their cell phone is able to check their own Insurance Policy values using a structured code that is sent to CoreTalk, which then connects to a third party database to extract the information.

○ Financial Institutions

- Investment Clients are able to request investment portfolio returns via their cell phones and using CoreTalk to connect to retrieve this information.
- Clients can update their personal information on the Institutions database using a cell phone to send the relative information to CoreTalk which then updates the third party database/s
- Clients able to interrogate equity prices

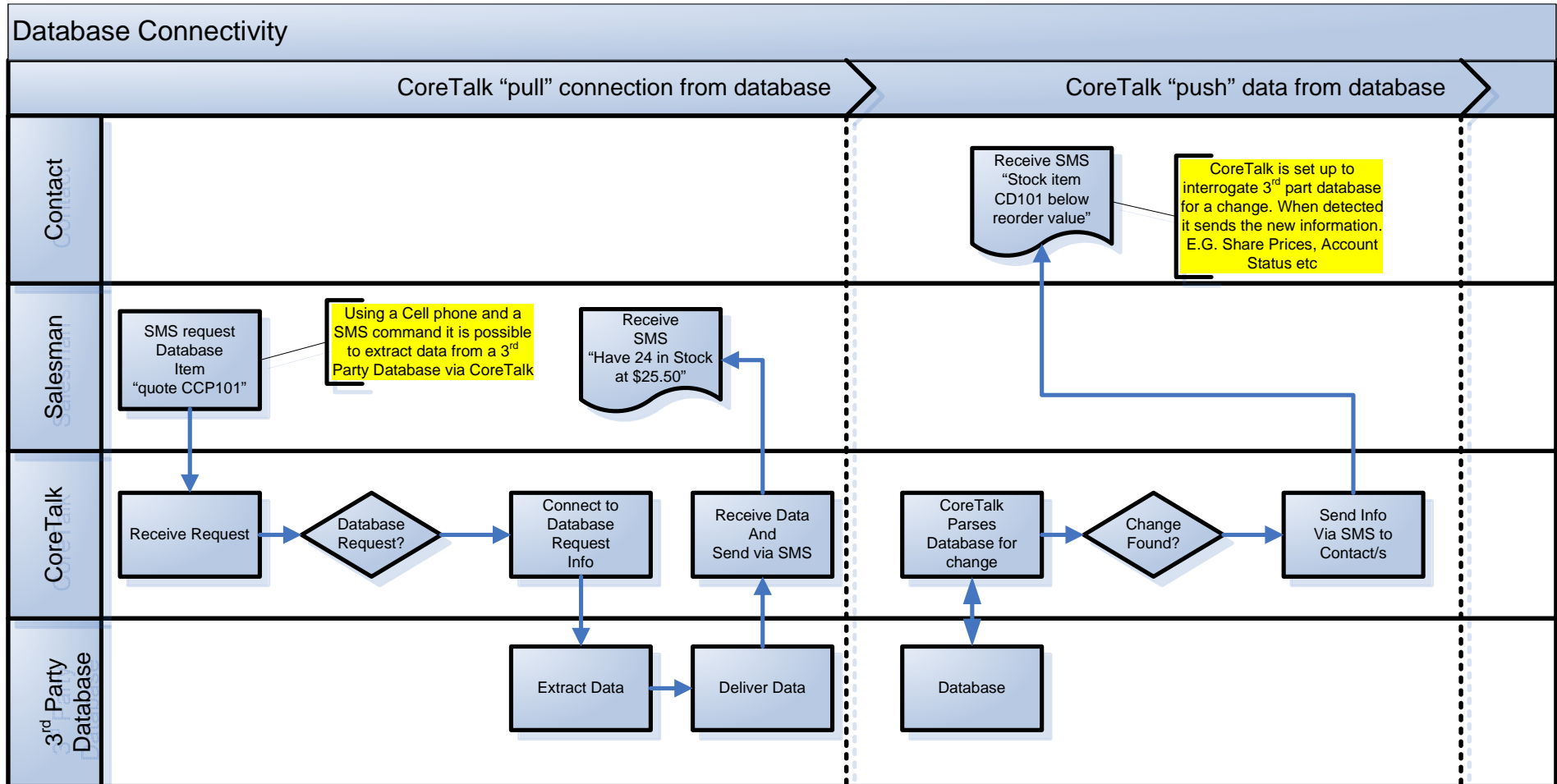


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- **Medical Institutions**
 - CoreTalk system is integrated with Medimas Doctors database and Doctors clients are able to SMS into CoreTalk to retrieve account balances.
 - Doctors can SMS an enquiry for a patient in to blood bank database and receive back recent blood test information.
- **Event Organisers**
 - Potential Event candidates can register for an event via their cell phones.
 - Candidates can SMS in a request "IBM conference seating B. James" and receive back notification of their seating allocation.
- **Libraries**
 - Library Subscribers are able to reserve books by sending in an SMS with ISDN number so that the book is automatically reserved.
 - Are able to search library databases using a "key word" to extract titles for books E.g. The query "BOOK South African Birds" will return with "These are the books we have on South Africa's Birds:
 - Roberts Bird Book,
 - Sasol - South African Birds,
 - Newton's Birds of South Africa
 - etc".



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7. Organisational Reports

Organisational reports provide a linear and financial report back facility. A template is setup and sent out to the various Business branches/ Market research personnel/ HR personal via either a Internet download, eMail or other electronic storage medium. It is downloaded to CoreTalk which is then ready to do evaluations against these reporting structures. Report data can be moved between parties via SMS, eMail or a download.

7.1. Linear/Analytical reports

I have chosen to describe CoreTalk reporting as linear reporting in that it is of the type:

- a. On a scale of 1-10 "How well did James Royce perform the tasks allocated to him over the past 6 months"
- b. What is James education standard. "High School, Post High School, University etc"
- c. What colour shirt is James most likely to wear to work "White, Light Blue, Light Green, Stripes etc"
- d. How much does James earn per month "1000-3000, 3001 – 5001, >5001"

This type of reporting is widely used in Market Research, Human Resource Evaluation, Process Administration, Business satisfaction evaluations,

7.1.1. Users

The following are examples of business that employ this functionality:

- **Any Company - Marketing Team**
 - A sales evaluation template is setup and each salesman has to complete this after a sales call. The result of the sales call is SMS'd to the sales manager immediately after the call. CoreTalk SA use this functionality to evaluate the sales process and it has been of great benefit to them. They are able to accurately assess the potential for a sales call. The functionality is used in this manner by several of our clients.
- **Market Research Companies**
 - CoreTalk, through its reporting interface provides an environment where Market Research field staff can collect "user opinion" and immediately there after send the information back to the collating official for them to work on it. It provides continuous marketing inputs.
- **Any Company – Human Resource Management**
 - The CoreTalk template can be utilised very effectively for HR evaluations by several companies, both small and large. In a small company the information is



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held in house whilst in big companies it is both held at the local level and sent via SMS to the central HR department.

- **Consulting Companies – Feedback**
 - As a consulting company, project feed back is essential. This type of reporting is the basis for that feedback. It is typical of the feed back format used in the implementation of processes such as ISO9001, Sigma6 etc.

7.2. Financial reports

A template is drawn up with the Financial requirements that need to completed. This is distributed to the concerned parties. On completion the information is sent to a central collation point via SMS or eMail or a download from the central server.

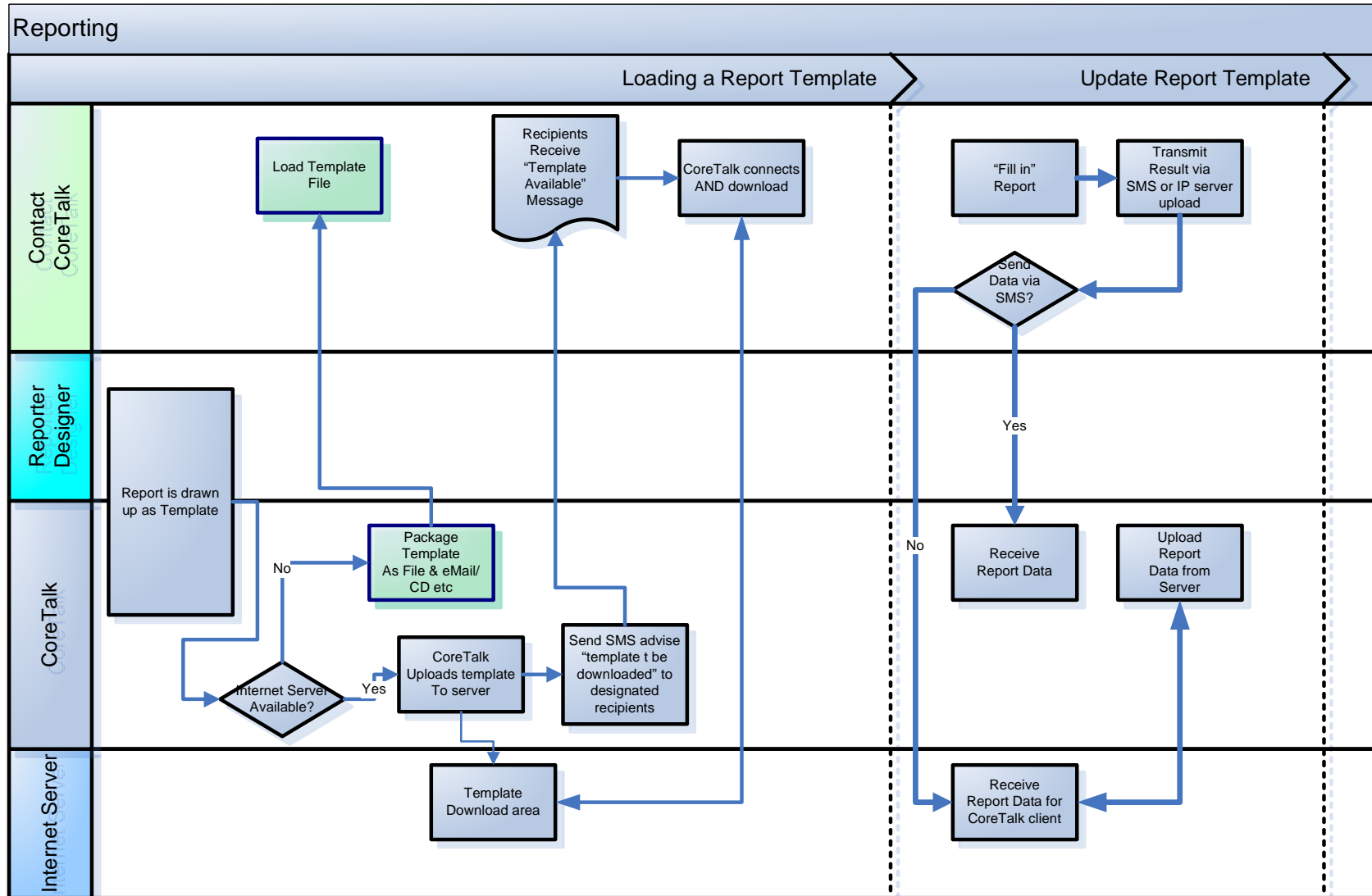
What happens is that the information is sent as a string which is then slotted into the relevant fields, hence SMS being a effective and efficient information carrier.

7.2.1. Users

- **Any dispersed business**
 - All businesses want/need to have regular feedback on financial information from outlying branches. This information varies from daily turnover, stock sold, stock balances, cash-on-hand to more complete cash flows and other information. Many businesses use this functionality.
- **Project Management**
 - Utilise the reports to keep abreast of Project expenditure, Hours worked and other factors.



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8. Marketing Pages

8.1. Marketing Page Description

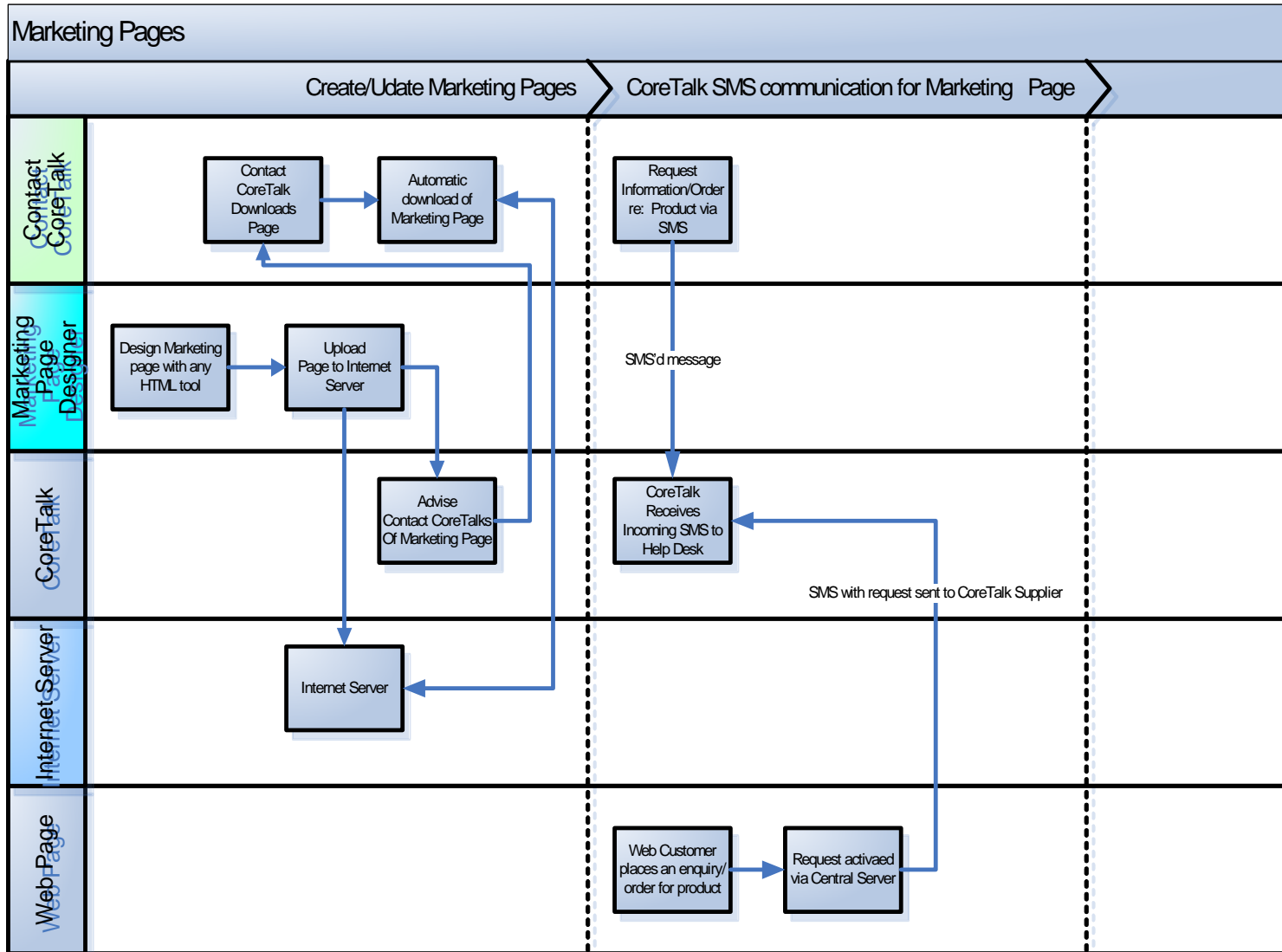
Marketing Pages are a new and very innovative feature of CoreTalk. Essentially and page is created with a customers products OR whatever it is desired to market. This is an HTML page with an associated SMS trigger/s which is either sent via email or downloaded from a central server to the respective CoreTalks. It is used to advise a customer base of "new" products and then allowing them to place an enquiry by utilising the trigger to send an SMS message to the supplier. CoreTalk can hold many Marketing Pages.

8.1.1. Users

- **Hairdressers**
 - Providers of Hair Dressing formulations will send a product page with relevant information to all the hair dressers. The hairdresser will then use the marketing page to review products and place orders for new product.
- **Agriculture**
 - Fertiliser and Agricultural chemical businesses are able to market – disperse information – on a regular basis to research stations, Co-ops and individual farmers who are users of CoreTalk. The response system allows the consumer to communicate directly with the associated business.
- **Estate Agents**
 - Are able to display properties for sale, either on the central server which can be linked to a website or directly onto CoreTalk. From either the web or CoreTalk an SMS can be sent to the relative agent with enquiries.
- **Travel Agents**
 - Travel related information can be distributed around the country via eMail, or via a download from the central server. Agents can then place their enquiries utilising SMS.
- **Police Stations**
 - HTML are created with missing/wanted people are created and sent to each Police Station where it will be retained as a constant record. Each "wanted" individual has a trigger which is associated directly with the investigating officer, which allows the individual police stations o communicate directly with the correct personnel.



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9. CoreTalk Business Distribution in South Africa

