

BCE Emergis

A Leading Business-to-Business E-Commerce Services Provider

BCE Emergis is a leading provider of fully integrated, business-to-business (B2B) e-commerce services to the healthcare, telecommunications, financial services and transportation industries. Combining e-commerce, e-payment and security services, our network-centric solutions provide clients with the essential building blocks and infrastructure required to improve their customer processes through secure B2B exchanges.



Healthcare Industry

BCE Emergis operates Canada's largest private electronic, real-time, point-of-sale claims network for transmitting and adjudicating prescription drug and dental claims. Governments, private insurance companies, workers' compensation boards, and large provider organizations like pharmacies, hospitals and clinics, use our solutions to facilitate and accelerate exchanges among their clients and business partners.

Significant initiatives in Canada

BCE Emergis serves 10 major Canadian insurers, representing over 50% of the private health insurance market in Canada (based on 1999 insurance premium revenues). Through these insurers, we provide electronic claims management services for more than 21,000 group benefit plans covering more than 20% of the Canadian population. In 1999, we transmitted, adjudicated and remitted payments for over 18 million prescription drug claims worth about \$700 million, and transmitted over six million dental claims worth about

\$600 million. We also have contracts with the workers' compensation boards of Quebec and British Columbia.

Significant initiatives in the U.S.

As part of our growth strategy, we recently completed the acquisition of United Payors & United Providers, Inc. (UP&UP), which provides claim-processing services to insurance companies and healthcare providers over a network linking more than 2,900 hospitals, 14,000 ancillary healthcare facilities and some 150,000 physicians throughout the United States. In 1999, UP&UP's customers processed over US\$3 billion

of healthcare claims. BCE Emergis will leverage these relationships by offering additional services such as claims adjudication and e-procurement.

Our recently introduced vision care e-commerce solutions are available to the one million Americans covered by Coordinated Vision Care (CVC), a United Health Group company. This contract, a first of its kind in North America, provides CVC with a virtually paperless administration. Coupled with the acquisition of UP&UP, this contract positions BCE Emergis as a leading e-commerce provider to the healthcare industry.

Emergis™ Healthcare Services at a glance

Services	Program Reach	Description
Prescription drug processing	<ul style="list-style-type: none"> • 99% of all pharmacies in Canada • 10 of the largest insurance companies in Canada, representing over 50% of the private group health insurance market • 21,000 group benefit plans in Canada • Over 20% of Canadians • Over 18 million drug claims in 1999 	<ul style="list-style-type: none"> • Online prescription drug claim adjudication (eligibility, limitations of coverage, price verification) • e-payment to pharmacies • Prescription drug utilization review • Formulary management • Health education program
Prescription drug database	<ul style="list-style-type: none"> • Subscribers include 10 of the largest insurance companies in Canada and 300 benefits administrators 	<ul style="list-style-type: none"> • Proprietary database of private prescription drug information • Information for evaluating cost and effectiveness of benefit plan
Claims processing	<ul style="list-style-type: none"> • Over 2,900 hospitals • Over 14,000 ancillary medical facilities • Over 150,000 physicians • Over US\$3 billion of claims in 1999 	<ul style="list-style-type: none"> • Automatic repricing of healthcare claims • Payments
Dental claims	<ul style="list-style-type: none"> • Nine of the largest insurance companies in Canada • 9,000 dentists (55% of practicing dentists in Canada) • Over six million dental claims in 1999 	<ul style="list-style-type: none"> • Electronic dental claims transmission between dentists and insurance companies • Adding adjudication and payment services by end of year 2000
Vision care claims	<ul style="list-style-type: none"> • Available to one million Americans through Coordinated Vision Care, a United Health Group company 	<ul style="list-style-type: none"> • Claims adjudication • Order management • Order supply
Occupational claims	<ul style="list-style-type: none"> • Quebec and British Columbia workers' compensation boards • 2,100 employers • 640 healthcare providers 	<ul style="list-style-type: none"> • Electronic claims transmission • Claims adjudication • Information for evaluating cost and effectiveness of benefit plans
Accident-related claims	<ul style="list-style-type: none"> • One major Canadian insurance company, several more by end of 2000 • Over 100 healthcare providers 	<ul style="list-style-type: none"> • Electronic claims transmission • Claims adjudication

Telecommunications Industry

Our telecommunications team concentrates on selling BCE Emergis' services to major telcos and leveraging their sales forces to resell our solutions to their large and small business customers. In addition, we offer telcos customized e-commerce solutions like e-procurement, an electronic marketplace for small and medium businesses, Public Key Infrastructure (PKI) for their security needs, and electronic bill payment and presentment for their customers.

Significant initiatives

BCE Emergis is working with the sales forces of Bell Canada and its subsidiaries to resell our services to the business customers of Bell Canada, Bell Nexxia and Bell ActiMedia. BCE Emergis also has a reseller agreement with Aliant Telecom, owner of the four major telecommunica-

tions firms serving New Brunswick, Newfoundland, Nova Scotia and Prince Edward Island.

ActiMedia resells entry-level online catalogues that let merchants build and stock their own online storefronts using easy to use templates. ActiMedia also markets its web.com-

merce service, based on the Emergis™ Seller Solutions, which offers merchants a customized and more sophisticated online catalogue.

For their own internal use, we provide Bell Canada and its subsidiaries with fully managed business-to-business marketplace and e-procurement solutions using Ariba-based technology. In April 1999, we also entered into a three-year agreement with BCE to host and manage BCE's Certificate Authority.

Emergis™ Telecommunications Services at a glance

Services	Program Reach	Description
Electronic Bill Presentment	<ul style="list-style-type: none"> Nexxia's customers (300 biggest Canadian companies) 	<ul style="list-style-type: none"> Aggregation of invoices Bill presentment details
E-Procurement	<ul style="list-style-type: none"> Bell Canada and its preferred suppliers 	<ul style="list-style-type: none"> Online ordering Online processing Dynamic pricing Electronic payment
Seller Solutions	<ul style="list-style-type: none"> Yellow Pages customers 	<ul style="list-style-type: none"> Creation of online storefronts <ul style="list-style-type: none"> Self-provisioned catalogues Customized catalogues
Public Key Infrastructure (PKI)	<ul style="list-style-type: none"> BCE 	<ul style="list-style-type: none"> Management of Certificate Authority PKI platform management

Financial Services Industry

BCE Emergis designs, develops, markets and supports mission-critical e-commerce and financial application services for major financial institutions. For example, since 1996, BCE Emergis has been replacing cumbersome paper transactions with the secure electronic order and delivery of documents and messages among all parties involved in mortgage lending.



Significant initiatives in Canada

In January 2000, we signed a five-year agreement with e-Scotia.com, a subsidiary of Scotiabank, to host and manage e-Scotia.com's Certificate Authority, which manages over 150,000 digital certificates. We currently supply the National Bank of Canada with a suite of e-commerce services to electronically handle title searches and the registration of loan securities and guarantees.

In June 1999, we signed an exclusive 10-year contract with e-route inc., a consortium owned by Canada Trust, Canadian Imperial Bank of Commerce, Mouvement des caisses Desjardins, National Bank of Canada, Royal Bank of Canada and TD Bank Financial Group, to develop, implement, and operate an electronic bill presentment (EBP) solution. This solution transparently links participating financial institutions, billers and customers, enabling them to receive their bills online. In September 1999, we successfully delivered to e-route a pilot version of our solution. Today, 12 billers are fully operational on our system and 30 more companies have signed contracts to become billers.

BCE Emergis is also becoming the dominant e-commerce supplier to the Canadian mortgage industry. The 2-Minute Mortgage™, launched with developer and partner Basis 100,

lets Canadian mortgage lenders complete the paperwork for uncomplicated mortgages on-line in a matter of minutes. Through our partnership with Stewart Title and Guaranty Company, one of the largest U.S. title insurers, we are introducing title insurance to the Canadian market.

Significant initiatives in the U.S.

Through strategic partnerships and alliances with Polaroid Digital Solutions, Freddie Mac and other major U.S. mortgage organizations, BCE Emergis has become a key player in the electronic delivery of information to the U.S. mortgage industry.

In January 1999, BCE Emergis launched Online Mortgage Explorer (OME) in cooperation with Freddie Mac. OME gives U.S. consumers Internet access to a broad range of lenders, products and loan conditions and lets lenders reach millions of consumers while reducing costs and maximizing the number of mortgage closings. OME is North America's first and largest multi-lender online mortgage origination network.

BCE Emergis also provides the electronic transmission of real estate appraisals for such major American firms as Cendant Corporation and LandSafe Appraisal Services.

eRelay®, the electronic Community of Interest created for the U.S.-based Employee Relocation Council, connects employer companies, relocation management companies and service providers who furnish services ranging from real estate appraisals, mortgages, area and personal counseling to home inspections and moving of household goods. eRelay® users can electronically request, transmit, and receive service orders, status updates and business reports (including home appraisals, home inspections and market-analysis reports). To simplify tracking, the system generates a single electronic record consolidating all communications with other corporations and service providers, for each relocation.

In addition, our e-procurement solution (in partnership with Ariba) lets clients like Visa, American Express, Charles Schwab, CIBC, Deloitte & Touche Consultants, JD Edwards and hundreds of others organizations streamline their buying processes and cut costs through the Emergis™ MarketPlace, a Web-based platform linking buyers and suppliers.

Emergis™ Financial Services at a glance

Services	Program Reach	Description
Electronic bill presentment	<ul style="list-style-type: none"> • e-route consortium of six Canadian financial institutions • 12 billers implemented • 30 other companies have signed biller contracts • Over two million online banking customers 	<ul style="list-style-type: none"> • Electronic presentment to consumers of formatted bills, statements and invoices with associated marketing information • Transmission of payment and remittance information to financial institutions • Presentment of targeted marketing material
Electronic bill payment	<ul style="list-style-type: none"> • Six Canadian financial institutions • Over 50 million transactions in 1999 	<ul style="list-style-type: none"> • Payment of invoices and taxes • Filing of corporate tax returns
Point-of-sale networks	<ul style="list-style-type: none"> • Three Canadian financial institutions • 40,000 merchant locations • Over 140 million transactions in 1999 	<ul style="list-style-type: none"> • Processing (authorization and settlement) of credit and debit card transactions
Mortgage and related services	<ul style="list-style-type: none"> • Over 12,000 appraisers • Over 345,000 appraisals in 1999 • Over 26,000 mortgage registrations in 1999 	<ul style="list-style-type: none"> • Electronic delivery of real estate appraisal orders and reports • Electronic registration of mortgages • Electronic processing of title insurance • Extranet for the U.S. employee relocation industry

Transportation Industry

With the purchase of SNS/Assure Corp. on November 1, 1999, BCE Emergis became the largest single e-commerce supplier to the international air cargo industry, providing the most connections and services. Our clients account for more than 90% of the air cargo electronic messaging in North America and approximately 50% of the worldwide total.

Significant initiatives

We operate a global network that links 47 airlines, over 220 land carriers, 50 ocean carriers, 80 shippers/distributors, 50 customs brokers, and 300 freight forwarders representing 3,500 branch offices. This global network allows all participants in the supply chain to exchange the data required in the logistics process.

BCE Emergis also operates and manages a Data Capture and Conversion Facility linking over 1,000 suppliers with most major retailers and manufacturers in North America. This Facility enables EDI-capable Hubs and their non-EDI-capable suppliers to electronically exchange mission critical data relating to orders, shipments, deliveries, and invoices.

In March 2000, BCE Emergis and Ariba jointly announced an agreement to provide Canadian National with an integrated business-to-business e-procurement solution. A complete suite of e-commerce services, including online ordering, processing, dynamic pricing, auctioning and electronic payments, will streamline commerce between CN and its suppliers.



Emergis™ Transportation Services at a glance

Services	Program Reach	Description
Air Cargo Tracking Web Site	<ul style="list-style-type: none"> • Direct subscribers include major airlines • Indirect links to additional cargo airlines • Available to anyone in supply chain with a master air waybill number (shippers, distributors, consignees, freight forwarders) 	<ul style="list-style-type: none"> • Online Internet application for tracking air cargo shipments • Within seconds, a user can initiate a status request message and receive a status answer back from the airlines
Cargo Tracking System	<ul style="list-style-type: none"> • Worldwide association of freight forwarders with 73 members • Major international freight forwarding companies • Available to all companies participating in the supply chain 	<ul style="list-style-type: none"> • On-line Internet worldwide air cargo tracking database solution • Centralized repository for air shipment data • Functions include shipment tracking, house waybill creation, status event creation, report generation
Global Messaging Gateway	<ul style="list-style-type: none"> • Major international airline • Major international freight forwarding companies • Available to all companies participating in the supply chain 	<ul style="list-style-type: none"> • Provides an organization with a single and exclusive global electronic messaging gateway that seamlessly connects it to trading partners worldwide • Eliminates need for complex interfaces and protocol-translation requirements among many trading partners • Any-to-any communications protocols • Any-to-any data formats • Ensured security
Customs Clearance Messaging Services	<ul style="list-style-type: none"> • Customs agencies including those in Canada, U.S. and Brazil • Available to all carriers (all modes), customs brokers, importers, and freight forwarders 	<ul style="list-style-type: none"> • Certified supplier of network messaging services to customs agencies and their trading partners.
Integrated Electronic Messaging Services	<ul style="list-style-type: none"> • 47 airlines accounting for over 90% of all air cargo messaging • Over 200 land carriers • 50 ocean carriers • 80 shippers/distributors • 300 freight forwarders • Available to all companies participating in the supply chain 	<ul style="list-style-type: none"> • Services include standard EDI messaging and any-to-any data translation capabilities • Multi-modal services • Multiple delivery options • Supports all electronic message types including bills of lading, status messages, invoices and advance ship notices
Data Capture and Conversion Facility	<ul style="list-style-type: none"> • Most major retailers and several manufacturers in North America • Over 1,000 suppliers • Available to all companies participating in the supply chain 	<ul style="list-style-type: none"> • The Data Capture service converts paper documents into EDI transaction sets in X12 and EDIFACT standards • Enables non-EDI suppliers to deal with their EDI-capable customers • Documents include purchase orders, invoices, advance ship notices, bills of lading, order status responses
E-Procurement Services	<ul style="list-style-type: none"> • Major North American rail company and its suppliers 	<ul style="list-style-type: none"> • Online ordering • Online processing • Dynamic pricing • Auctioning • Electronic payment
Travel Agency Services	<ul style="list-style-type: none"> • Global reach with the world's largest computerized reservation system (CRS) service providers • Over 20,000 travel agencies in North America 	<ul style="list-style-type: none"> • Secure, managed network linking travel agencies to customer reservation systems