



## NEWS RELEASE

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### FOR IMMEDIATE RELEASE

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### **XSell Releases Online Recommendation Widget to Simplify Consumer Web Interactions that Target the Selection of Complex Products and Services**

*-Recommendation engine combines a consumer's propensity to buy with intrinsic and implied characteristics to better target complex products and services-*

**JACKSONVILLE, Fla., June 2, 2008** – XSell® LLC, a provider of cross-sell, loyalty and retention solutions, announced today the release of the XSell Recommendation Widget, allowing organizations with complex products and services to deliver targeted recommendations to consumers who visit their web sites.

Most recommendation engines available today use an "implied fit" approach that focuses on a consumer's browsing behavior to match products to consumers by promoting products that others with similar browsing patterns have already purchased. The challenge in this approach for many companies, including insurance, banking, wealth management and health care firms, is that their products have sophisticated eligibility, and qualification criteria that are not considered when simply reviewing what others have purchased. The complex products and services provided by these companies require an evaluation of the consumer's intrinsic characteristics and propensity to buy, in order to make the right product recommendation.

"Today many companies have a challenge making the right product recommendation to consumers" said Rob Lee, CEO of XSell. "Most organizations either provide a long list of all the products and services that they offer that the consumer must navigate through to find the product they desire, or the consumer must complete lengthy applications to filter product lists to arrive at a personal recommendation. With XSell's Recommendation Widget, organizations can streamline the discovery process while ensuring that only appropriate recommendations are made."

According to Forrester Research, recommendation engines can improve online sales for retail products by 10 to 30 percent. XSell's Recommendation Widget uniquely combines implied and intrinsic characteristics including a consumer's browsing behavior with a small set of anonymous data supplied by the consumer, to select appropriate product and service bundles. The right set of intrinsic characteristics differs by product but could include attributes like: age, residence state, personal preferences, family status and previous individual purchases.

**Solution highlights include:**

- ◆ A recommendation engine that can be rapidly deployed within an existing web-site.
- ◆ Collection of a small set of anonymous consumer attributes.
- ◆ Personalized recommendations that combine implied and intrinsic characteristics.
- ◆ Collaborative rating capabilities that allow consumers to rate the accuracy of recommendations to improve fit over time.

“Consumers are often faced with a confusing set of product choices when searching for a new health care plan, insurance product or banking service” said Lee. “Companies that deploy XSell's Recommendation Widget will delight consumers by offering up the right set of products to fit a consumer's unique circumstances, quickly and anonymously.”

**XSell Recommendation Widget**

**Frequently Asked Questions**

1. What is a “Recommendation Widget”?

A Recommendation Widget is a combination of two popular web 2.0 features. A widget is a small piece of functionality that can be applied quickly to a web site to add new features. A recommendation engine recommends offers or services that a consumer might find interesting or compelling based upon a variety of factors including the searches they've performed, how they've browsed, where they're located and what others like them have found interesting. Amazon's “You May Also Like” service is the most prominent example of a recommendation engine.

2. Why does the world need another recommendation widget?

Every recommendation engine that is available today is focused on retail purchases like music, books and electronics where an “implied fit” is useful. An example of implied fit might be a consumer who buys a DVD set of “Seinfeld Season 8” that is recommended “Everyone Loves Raymond” because others also bought that set. XSell's Recommendation Engine combines implied fit with intrinsic characteristics or actual

attributes of a consumer that are necessary to recommend complex products. Prior to the release of the XSell Recommendation Widget there has been no commercially available recommendation engine for complex product sets like financial services. Applying a retail recommendation engine to complex product sets produces poor results that frustrate consumers. Recommending an insurance product based upon others that have browsed similar products is of limited use when considering eligibility and qualification criteria; criteria that retail recommendation engines ignore. XSell's experience since inception is in going beyond implied fit to leverage a deep understanding of qualification, eligibility and propensity of complex products.

3. How is XSell's Recommendation Widget different than others?

XSell's recommendation widget combines implied fit (search terms, browsing, etc.) with intrinsic characteristics in order to select the appropriate product. The right set of intrinsic characteristics differs by product but can include consumer attributes like age, residence state, personal preferences, family status and previous individual purchases.

XSell's Recommendation Engine compares implied fit attributes with intrinsic characteristics to recommend products that are complex and require an understanding of a consumer's specific circumstances.

4. How will web sites that deploy XSell's Recommendation Widget benefit?

Consumer facing sites that tend to be product centric can become customer centric by deploying XSell's Recommendation widget, allowing consumers who browse to rapidly sort through product clutter to arrive at the specific bundle of products and services that are just right for them, resulting in greater pull-through and improved customer satisfaction with their web site.

5. How will consumers benefit?

Consumers typically start their product search experience by browsing for a specific product or service. Most sites will return a specific product in response to a specific request, ignoring the other products or services that the consumer should also review based upon their unique situation. In the case of insurance, this results in the selection of a single product, not a full bundle which could leave the consumer shopping for more. Sites that deploy XSell's Recommendation Widget will deliver a full suite of products and services, tailored to each consumer's unique situation. Consumers will be delighted to discover additional value added products and services that they wouldn't otherwise realize they need.

6. If we're interested in adding the XSell Recommendation Widget, how do we get started?

The XSell Recommendation Engine can be configured to an organization's unique product and service attributes within a matter of days. Interested companies should contact XSell at (800) 961-1513 extension 5500 for additional details.

### **About XSell**

XSell provides a powerful customer-centric marketing capability using a multi-channel platform that creates compelling product and service offers, that are presented consistently through all of a company's various customer touch points - including call centers, websites, mobile devices and interactive voice response (IVR) units. The XSell platform enables companies to sell a wide array of complex products and services, including those provided by third parties. The XSell Customer Service Marketing platform is currently deployed by leading organizations in a variety of industries who share the goal of optimizing customer interactions with accurate and consistent offers. For more information about XSell, please visit the company's Web site at [www.GoXSell.com](http://www.GoXSell.com).

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