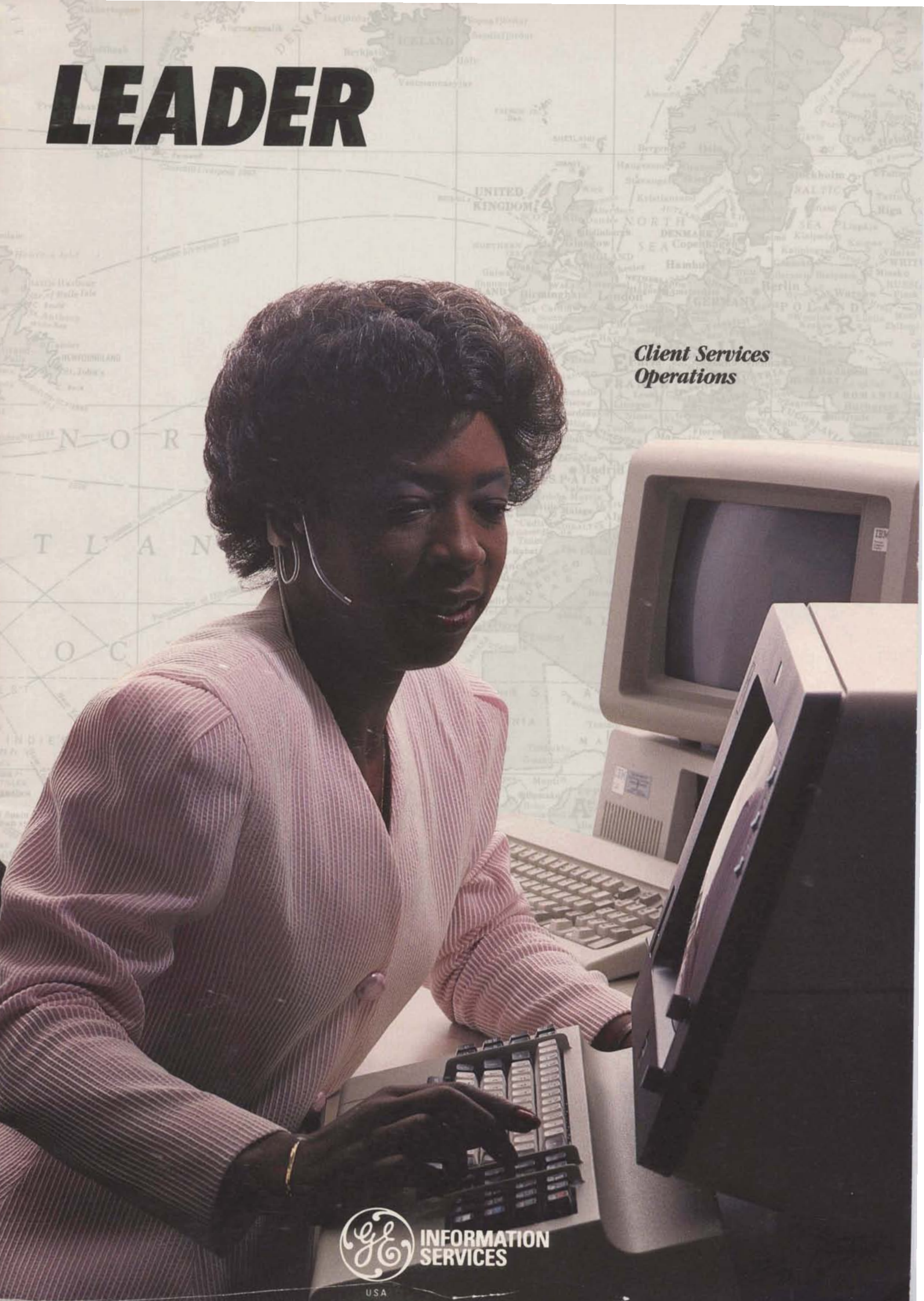


LEADER

*Client Services
Operations*



**INFORMATION
SERVICES**

USA

LETTER FROM THE PRESIDENT

GE Information Services Co.



Everyday the environment in which your business operates gets more intense . . . more fragmented . . . more competitive.

Against both domestic and international competitors, you compete on a global gameboard, not as a self-contained business, but as the hub of a distributed business network composed from an array of suppliers, distributors, carriers, financiers and, most importantly, clients.

To win in the complex environment you need an edge . . . and that edge is quality information that is delivered reliably and accurately . . . to the right people . . . at the right time . . . at the right cost. Information that puts you in control. Whether you are a manufacturer trying to control supply and distribution channels . . . or a financial institution providing services to merchant and corporate clients . . . Whether you are an international carrier tracking cargo or an insurer trying to collect and clear claims

. . . Effective information, delivered efficiently, can be your competitive edge.

As the following articles demonstrate, we at GE Information Services are already helping to give our clients that edge by professionally and creatively combining our expertise with the strengths of the world's largest commercial teleprocessing network.

We look forward to giving that edge to you.

A handwritten signature in dark ink, appearing to read "W. Williams". The signature is fluid and cursive, written over a horizontal line.

Walter W. Williams
President

If the reply card has been removed, please send your request for subscription to:

General Electric
Information Services Company
Editor, Leader Magazine
401 N. Washington Street
Rockville, MD 20850

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LEADER

Second Quarter 1986

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Walter W. Williams
President,
General Electric Information
Services Company

EDITOR

Pamela R. Janis
Editorial Supervision:
Nancy Jamison McIlvain
Manager, Press Relations

DESIGN AND PRODUCTION

Ethel Kessler Design, Inc.

PHOTOGRAPHY:

Cover: Kay Chernush

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Rx FOR RISING HEALTH CARE COSTS

The Health Care Industry Uses GE to Transmit Reams of Paperless Claims

With an annual \$365 billion price tag, the health care industry in this country is hardly ailing. Health care consumers who are just sick at the costs, however, may find some hope in a General Electric Information Services Company effort to spell relief.

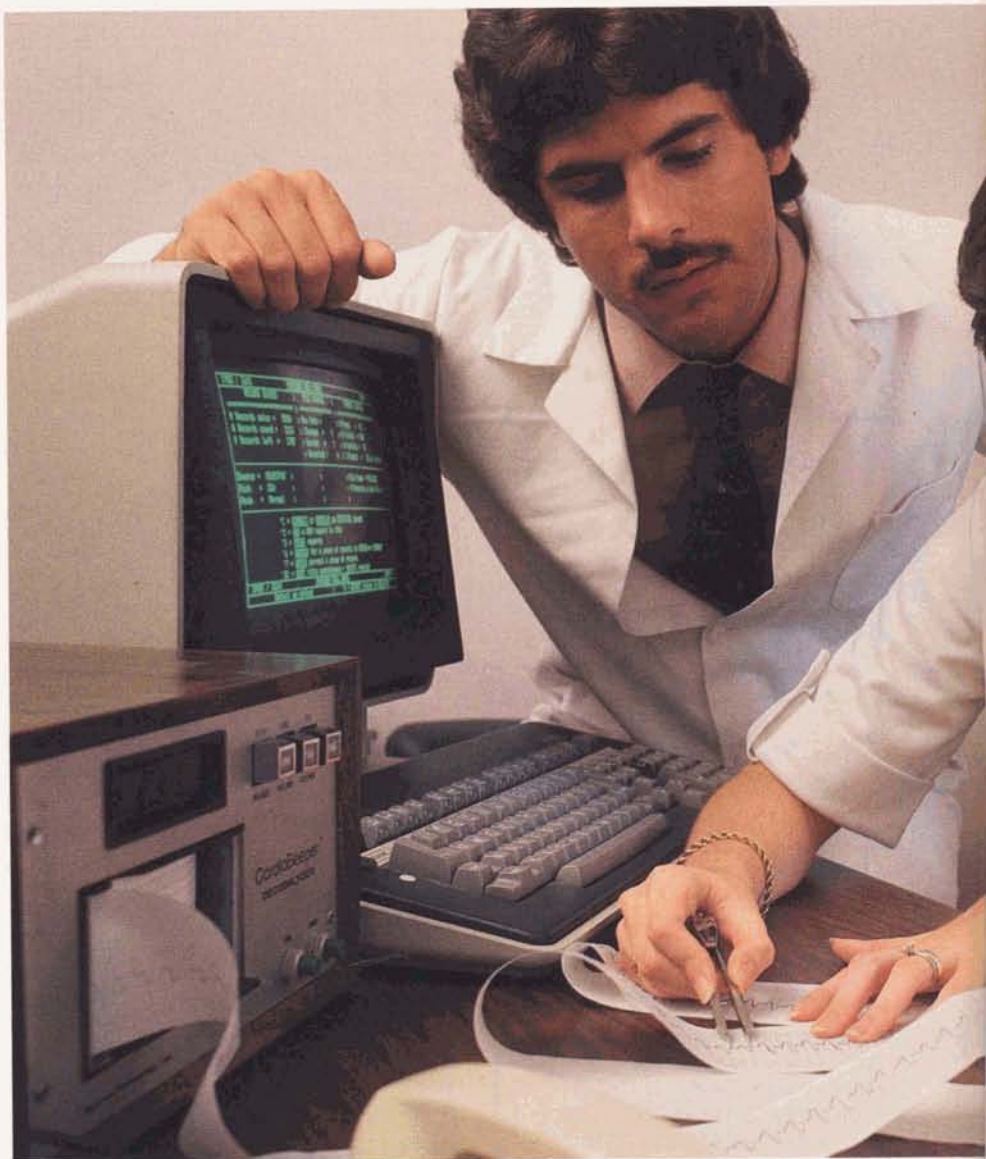
According to health care industry sources, health care administration costs between \$9-\$19 billion each year. Although small compared to the costs of basic health care services, health care administration represents a significant opportunity to GE, which has introduced its EMC*EXPRESS™ System to electronically transmit medical claims and other related documents via its worldwide teleprocessing network.

Currently, approximately 2.6 billion medical claims are mailed annually between more than 600,000 health care providers and hundreds of insurance carriers. The staggering cost of health care administration is illustrated in its numbers: 50 million patient visits a week generate approximately 75 million claims or related documents. These, in turn, beget other paper documents, such as checks, explanations of benefits or insurer-to-insurer correspondence.

That's not even including the claims from 119,000 dentists, 60,000 pharmacies, 6,000 hospitals, or medical equipment suppliers, nursing homes, home or alternative health care providers.

It was to this morass of health care industry paperwork that GE addressed the EMC*EXPRESS System.

The EMC*EXPRESS System electronically transmits medical claims from health care providers to more than 45 major insurance carriers,



either directly or via overseeing organizations. The system links to the National Electronic Information Corporation (NEIC), a clearinghouse for electronic claims processing for commercial carriers, and the Hospital Corporation of America (HCA), which has more than 250 member hospitals.

According to Robert F. Streight,

GE's Manager for Health Care, Electronic Data Interchange (EDI) Services, GE decided to enter the arena of paperless medical claims because of fundamental changes in the health care industry.

The widespread use of personal computers means relatively low cost and available computing equipment for even solo health care practi-



Jeff Zaruba; Folio, Inc.

tioners, Streight explained. And, because many vendors offer medical practice and hospital/clinic management software packages, end-to-end electronic claims processing is easily accessible to almost every doctor.

In addition, health care industry factors invite electronic claims processing, Streight said. He noted that the Health Care Financing Adminis-

tration (HCFA), which oversees the Federal Government's Medicare program, and a number of industry associations have cooperated in the development of a standard claims format for physicians, hospitals, laboratories and durable medical equipment (DME) suppliers.

Because the government at the Federal and State levels pays approximately 40 cents for every health dollar, government support for the more cost-effective method of electronic claims processing has been significant. The HCFA, for example, has set a target goal of a 50 percent electronic medical claims processing rate by 1990 for Medicare Part B claims.

The GE offering was designed to accommodate both industry cost-cutting goals, and also to establish a standard for the electronic medical claims industry, Streight said.

Widespread implementation of computer-to-computer claims systems has lagged because of incompatible hardware and software. However, the creation of the NEIC by 11 insurance carriers in 1982 helped to establish and maintain data interchange standards among commercial carriers. GE's EMC*EXPRESS System is designed to address issues of incompatibility as well.

At the heart of the application is the GE Information Services teleprocessing network, which can be accessed with a local phone call in more than 600 U.S. cities. A typical single practitioner might be a physician with a personal computer and a practice management software package, which is used to maintain patient records, prepare financial reports and provide word processing capability by day. The computer



Robert Rathe; Folio, Inc.

stores claims prepared on it during the day for nighttime transmission.

If the subscriber is an institution, such as a hospital with a mini-computer or a mainframe, its capabilities might be used to track patient records, keep inventory records and process payrolls. Claims also prepared during the day could be stored for transmission in batch form at night.

Regardless of a health care provider's size, or the terminal equipment used, the GE network is accessed via computer dial-up of the nearest local node of the EMC*EXPRESS System. Each computer sends its own batch of claims to a host mainframe computer on the GE network. The host checks for transmission errors and then stores the claims for later retrieval by participating insurance carriers. Using the GE system, a claim can thus be delivered to an insurance carrier within 24 hours of a patient visit to a health care provider.

"One of the things we're trying to do," Streight explained, "is to promote a national standard for processing medical claims. Right now, the diversity of claim formats and the need to make multiple phone calls can be discouraging to vendors—and practitioners. Our service provides a single pipeline and a data standard, and we'll take care of it from there." ●

Left: More and more private health care providers, as well as institutions, are processing medical claims electronically to cut the costs and delays associated with handling paper. Above: Medical claim data keyed in by an operator during the day can be transmitted and processed after hours via GE's EMC*EXPRESS System.

BEING PREPARED

Local Boy Scout Councils Across the Country Depend on GE

Taking its motto to heart, the Boy Scouts of America organization is using General Electric Information Services Company's teleprocessing network to "Be Prepared" for the administrative challenges posed by its large and diverse membership.

After 20 years of manually batching, storing and tracking information on its 4.5 million members across the country, the Dallas-based non-profit organization went on-line with GE last year. The move was designed both to facilitate the processing of member information, and to allow its nationwide councils greater administrative control at the local level, according to Susan Spalter, Director of the Boy Scout's Information Systems Division.

Approximately 100 of the organization's 411 councils currently are using GE's network to upload registration information, membership dues and subscription service data for three magazines. The councils transmit as frequently as necessary and the data is stored on GE's network service where it is organized and made ready for transfer to national headquarters. Daily, the Boy Scouts organization downloads the data onto their in-house computer for processing and storage. The electronic transfer of data allows the organization's national headquarters to maintain current databases of membership information, including such client-specific member categorical data as "who's a Cub and who's a Sea Explorer," according to Spalter.

Local Boy Scout councils use their own minicomputers to collect membership data, where it is then



processed, stored and transmitted into the GE network. According to Paul Ernst, the Boy Scout's Director of Registration, Subscriptions and Statistics, the electronic transmission of membership data has meant better service for members with faster and more accurate information processing.

The scouting organization has

traditionally presented special challenges to its administrators, Spalter said, because of the fast turnover in membership and the many services it offers to members.

"The primary challenge we have faced is that membership in the Boy Scouts is only valid for one year at a time, so we're registering and re-registering 4.5 million members every year," Spalter said. "We decided to go on-line because we'd gotten to the point where we had four and a half million pieces of paper coming to us every year."

The special character of the group's membership also contributed to the decision to go on-line.

"Registration forms are filled out by the membership," Spalter explained. "Some of our members are seven years old. We were always getting applications we couldn't read. We had a lot of people here on the phone to the local councils asking things like the name of a street. Moving data entry closer to the source was a way to improve accuracy."

The non-profit status of the organization was another factor in the decision to use GE's network services.

"We don't have to make money, but we do have to cover costs," the director said. "We don't want to shut out members by raising the registration fee—we want to control costs so that our membership is affordable by as many youths as possible."

"By using the GE network, local Boy Scout councils can coordinate and control information about their members with greater ease and accuracy," Spalter said. "This creates more autonomy at



Bob Daemirich; Uniphoto Picture Agency

the local level, and, thus, a more efficient National Organization."

According to John Bowers, the Boy Scout's Manager of Council Installations, Training and Service, who coordinates the local on-line effort, the GE network has helped the Boy Scouts reduce registration processing time which sometimes caused delays of up to two months

in responding to members. Using the GE network, the entire registration procedure—including member notification—can usually be accomplished within a week, Bowers said.

"Obviously it's made us more efficient in day-to-day operations," Bowers explained. "It's much easier to track a transmission than a batch mailing."

Boy Scout administrators also appreciate GE's network service because it allows accurate and consistent record-keeping of its publications information. Because two of its three magazines accept advertising, the organization is subject to regular circulation audits by the national Audit Bureau of Circulation, which monitors circulation and thus advertising rates. According to Paul Ernst, using GE's network services allows the organization to maintain consistently accurate subscription information to better meet audit requirements.

Boy Scout officials anticipate that all local councils will be on-line by the end of 1988. Although each council purchases and owns its computer equipment, the national group provides support services, including systems software, applications programs, installation, training and a national service desk.

"By bringing us closer to the data source at the council level," Spalter said, "the GE network is helping us manage our membership better." ●

Left: Boy Scout Merit Badges mark Scouts' achievements. Right: A Scout represents the 4.5 million-member organization, which uses the GE teleprocessing network for processing registration data.





GE ON THE FAST TRACK

The UK's Motor Industry Uses GE EDI to Take the Paper Out of Paperwork



The automotive industry in the United Kingdom uses an electronic data interchange (EDI) service developed by the General Electric Information Services Company (GEISCO Ltd., in the U.K.) to exchange and transmit documents on an industry-wide basis. The service, known as Motornet, is a protocol-independent means of exchanging standard business forms that allows virtually any make of computer to communicate with any other computer.

The service was developed in 1984 in response to data communications needs perceived by the British motor industry. Following trials held during the second quarter of 1985, Motornet became a full-fledged commercial service, and was endorsed by ODETTE UK (Organization for Data Exchange and Tele-Transmission in Europe) as an effective means of teletransmitting data.

The service works by linking computers into an electronic document clearinghouse, accessible to all automotive industry suppliers and manufacturers in Great Britain. The enabling technology is an intelligent data network capable of such functions as posting schedule releases, invoices and other paperwork, electronically.

Motornet exchanges and transmits documents by means of a data dictionary, which defines a series of standard formats covering the manner and order in which the documents are transmitted. Motornet's electronic capabilities make volume transactions cost-effective and thus represent savings to users.

Although an individual cost saving to the component supplier and assembler is realized, industry

sources say that industry-wide savings facilitated by Motornet are expected to be especially dramatic.

Supplier Benefits

Industry suppliers of Motornet benefit because with improved communications, suppliers of materials, components and sub-assemblies are able to respond to production requirements more rapidly, providing an opportunity to reduce stocks and



maintain inventory flow. According to research conducted by the Society of Motor Manufacturers and Traders, current mismatches between invoices and goods-received notes can be reduced from an industry average of 25% to less than 10%. With a better matching of invoices and goods, users can expect to improve their cash management.

Manufacturer Benefits

Motornet offers manufacturers administrative simplification by the reduced handling of paperwork.

The service enables the processing of hundreds of invoices from within a single computerized system, eliminating re-keying of supplier invoice details, transcription errors, and reducing handling costs.

Industry Benefits

Automotive industry officials believe that the application of the convergent technologies of computers and communications will help build a stronger, more cohesive and better integrated industry. Through the use of a single link, from a computer into the clearinghouse, a Motornet member company can achieve instant industry-wide communication.

Electronic Data Interchange: The DP Requirement

The difficulties of interconnecting micro, mini and mainframe computers which use a variety of different protocols has long been a barrier to greater computer integration. The use of mini and microprocessors at the local network access level within the GE network enables protocol conversion; central processing intelligence enables files to be divided, directed and retrieved.

Security

Security for information passing through Motornet is provided by sign-on procedures which involve passwords and individual identification processes. Confidentiality of information transmitted between the sender and receiver is a key part of the clearinghouse design. ●

Left: Assemblers are only one example of the automotive industry companies in the U.K. who exchange information via GE's Motornet EDI application.

"HELLO, CSO?"

*Human and Technological Brain
Power Work Together at GE Information
Services to Keep Clients Happy*

Barney Taxel & Co.



The concept of client service most likely developed when the first irate customer called the first vendor with the first admonition to "Fix it." At the General Electric Information Services Company, specialists in its Client Services Operations (CSO) group have a technical expertise and client commitment to providing high quality support that goes far beyond just "fixing it."

The usual client service mandate to "keep the client happy" has unique meaning at GE because of the company's vast and complex technological base, and its dedication to client satisfaction.

"Comprehensive client services must complement the technology," said Raymond W. Marshall, Senior Vice President of Technology Operations, "because the applications of each customer have different characteristics. We are providing a combination of reliability and service that has technology as its premise."

The GE technology base, from which operates the world's largest commercially available teleprocessing network, consists of satellite and microwave links, undersea cables and 350,000 miles of land lines.

More than \$200 million in computing hardware is housed in three Supercenter facilities, including more than 1,000 processing and communications computers. Virtually all data handled via GE's network is transmitted through a Supercenter facility.

GE's three Supercenters—located in Rockville, Maryland; Cleveland, Ohio and Amstelveen, The Netherlands—comprise the heart of the company's services and products. Both the worldwide teleprocessing network and its client service team in Rockville work 24 hours a day, 365 days a year. An International CSO team is based in Amstelveen. All share a mission—to provide and maintain consistently superior network service to clients.

CSO matches client inquiries called in to a 24-hour toll-free number with specialists according to the required level of technical ex-

Barney Taxel & Co.



pertise. Caller inquiries are handled within 90 seconds of reaching a CSO specialist. Because clients have direct access to CSO specialists as needed, multiple call transfers, repeated clarifications and other client frustrations are minimized.

The CSO is, in the words of

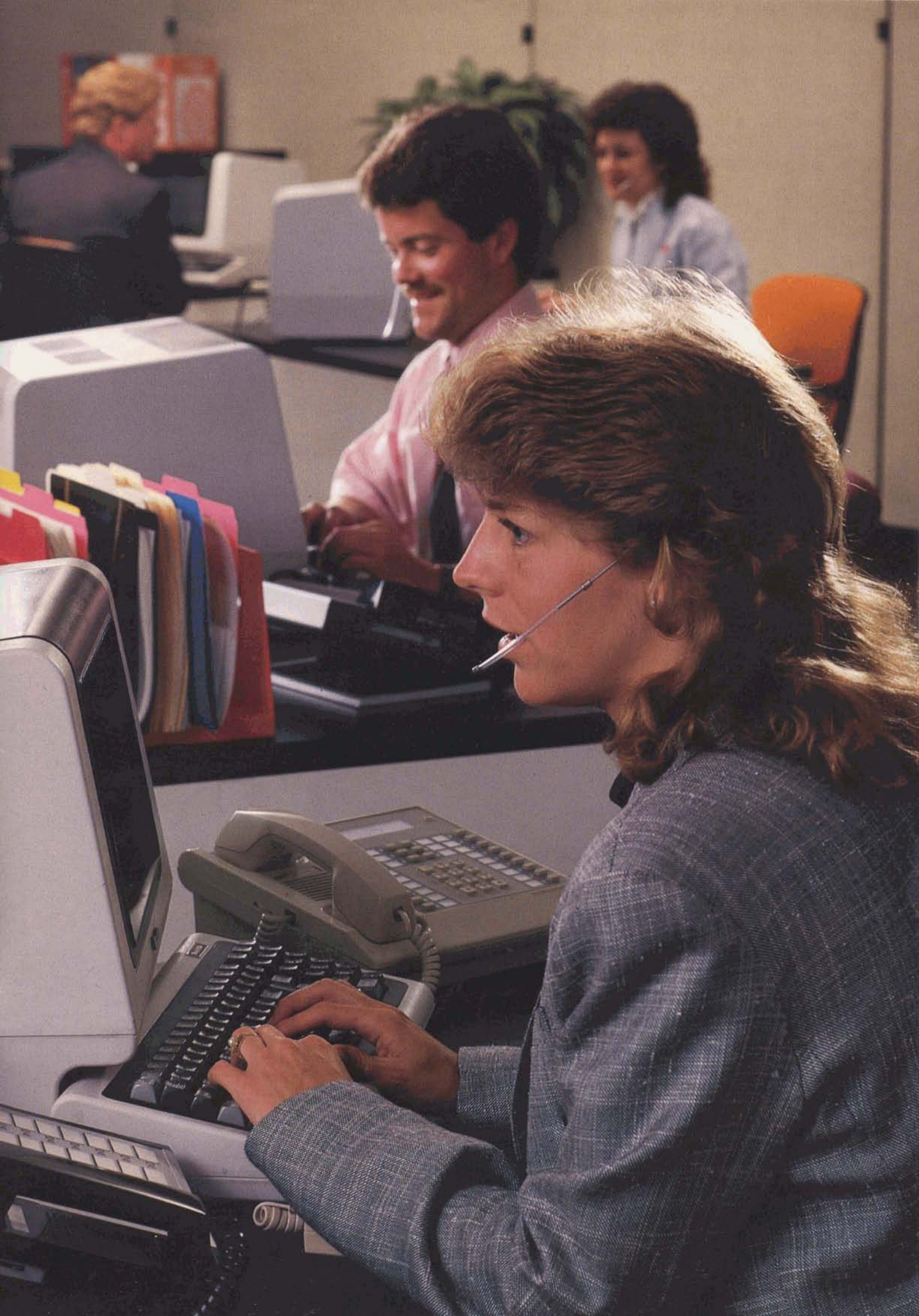
Rockville Client Services Manager Matthew F. Mulligan, a "problem-solving group" that attempts to anticipate and strategize client concerns before they occur.

"We try to be the voice of the client," Mulligan said. "Being a technical expert is no longer enough—we try to increase the opportunities to be pro-active rather than reactive. With service as our product, client satisfaction can be the only true measure of our success."

The Rockville staff handles an average of 1500 calls from clients each day, about 70 percent of which relate to service status, information or operations. The group prides itself on its resources and responsiveness: more than 85 percent of all calls to client services are addressed without going outside the department's own resources, and service needs are usually handled within 90 minutes of the client's report. If redress takes longer, a CSO specialist will issue status reports by telephone to the client in the interim.

In addition, clients provide regular feedback on GE's network and service performance: the day in GE's Rockville headquarters begins with "Morning Call," a daily conference call between all technical areas of the company, CSO and top management to discuss the service performance of the previous day.

Upper left: Strict physical security at the GE Supercenter in Cleveland, Ohio is only one aspect of overall network security. Center: The GE network technology base is comprised of \$200 million in hardware, including 12 Honeywell DPS 90 mainframes. Right: CSO specialists at GE Information Services headquarters in Rockville, Maryland.



*"We're serving clients who are
in the forefront of their
industries, so we must be in the
forefront of ours."*

The changes in GE's technological base that have occurred since the early days of computer time-sharing have been eras in an evolutionary progression, according to Ray Marshall.

"Obviously, the technology a client is buying today is entirely different than that of 15 or even five years ago," Marshall said, "but we have not produced a succession of products; rather we've evolved a product very intelligently over a 20-year period. It has happened on a continuum of eras, which can be identified by technology. The intersection of computing and communications capabilities has led us to today's era of information management."

The importance of GE's responsiveness to client needs, both in terms of technological support and client services, is underscored by the changes in client activity, Marshall said.

"We're serving clients who are in the forefront of their industries, so we must be in the forefront of ours," Marshall said. "That means technological change. Client concerns and demands are complex, intercompany and time-critical, and there is a very heavy demand on technology to meet them. GE's technological mission is to provide the necessary changes by building on the strengths of our past. Only then can we share our customer's vision and talk about his world in his context." ●

Above: The Network Control Center at GE's Cleveland, Ohio Supercenter monitors the world's largest commercially available teleprocessing network.



Barney Taxel & Co.

And, clients regularly "grade" the service—a performance report which is then discussed and addressed by top management.

Another aspect of the pro-active client service approach is that of claiming the problem: if GE detects a network difficulty before clients report a problem, client service representatives will notify them first.

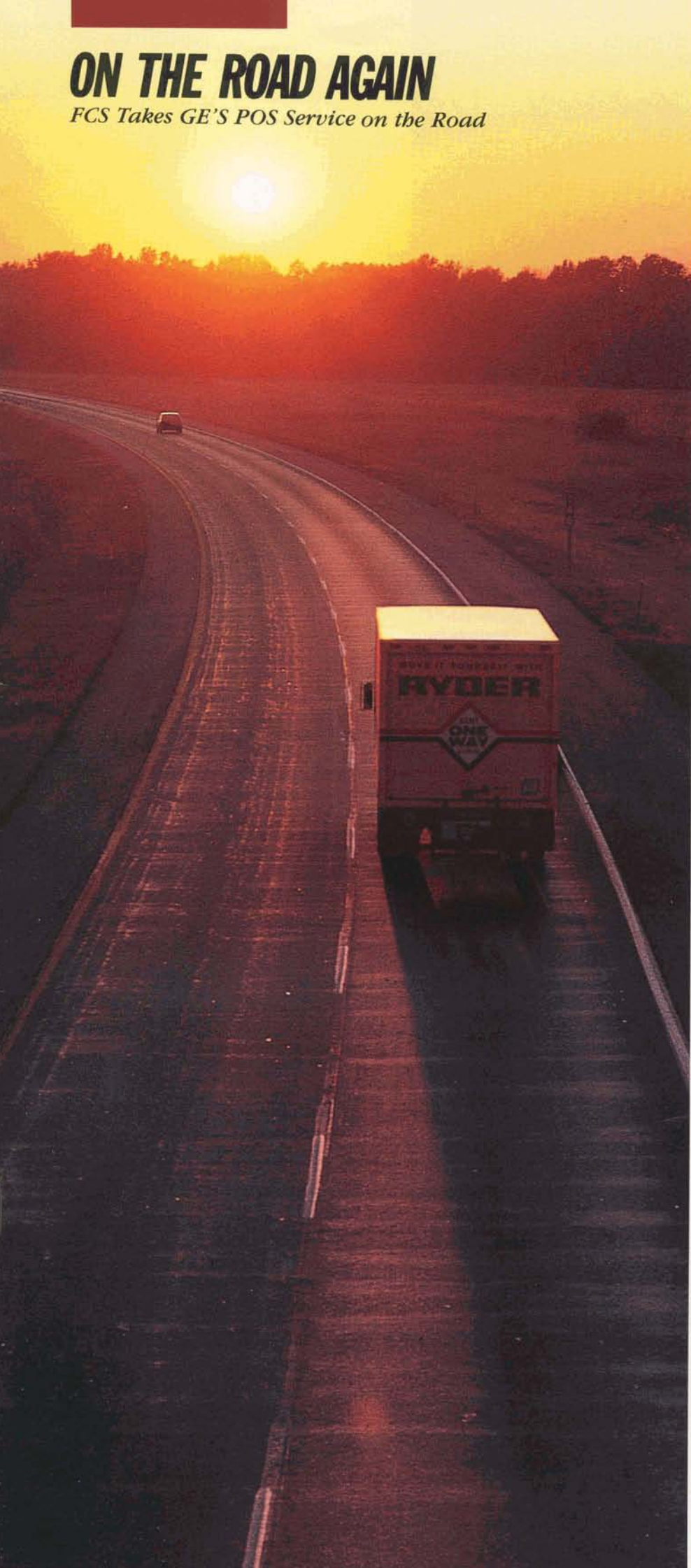
According to CSO managers, the most common client problems relate to particular applications. Consequently, its managers say, CSO has evolved from an organization of

generalists to one of specialists. The widespread use of personal computers, for instance, has meant new GE network applications and thus new opportunities for CSO.

"Our services have become truly specialized," Mulligan added. "More and more clients want us to look after their particular applications and get into production monitoring and other areas outside information processing. Client satisfaction today demands our responsiveness and technical competence, as well as a stable product base that promotes specialization."

ON THE ROAD AGAIN

FCS Takes GE'S POS Service on the Road



Ask a trucking company what's driving the transportation industry today, and the answer might be de-regulation, fuel prices or the nation's economy. Ask Ryder Financial and Communications Services, Inc., and the answer will include electronic financial transaction services—and the General Electric Information Services Company.

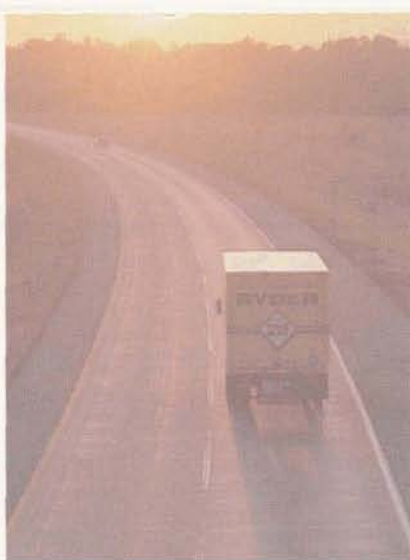
Whereas transportation companies have traditionally relied upon leasing services to claim their lane in the highly competitive transport market, more and more companies are mapping alternate routes to the bottom line.

In 1981, FCS set out to develop an electronic system that would authorize, record and analyze its truckers' transactions on the road, providing truck stop operators with a more convenient and accurate credit system and fleet owners with greater administrative control over their far-flung truckers.

Today, access to GE's teleprocessing network via Point-of-Sale (POS) devices or FCS dial-up service allows the company to offer drivers and POS merchants the most precious commodity of all—time.

According to Jack Pratt, Manager of GE Systems with FCS, electronic authorization allows drivers to spend less time in financial transactions and makes record-keeping more efficient, complete and accurate for fleet owners. The truck stop operator benefits from the increased efficiency and volume facilitated by faster transactions, as well as the reduced risk of transaction fraud and error.

"We wanted service and technical flexibility to distinguish our



company in the transaction business," Pratt said, "and our association with GE has created the customer load and expansion capabilities to do that. We're in an extremely data-intensive business—trucks never stop and truck stops never close."



Kufner

Originally formed as a credit card and billing company for the trucking industry, FCS today oversees a number of transaction services, including card authorization, cash advances, mileage and fuel tracking according to fleet management criteria, and any other information exchanged during a POS transaction.

Trucking fleets use FCS services by issuing credit or debit cards, or site drafts to their drivers which are then charged against or redeemed at approximately 6,000 truck stops across the country.

Truck stops that have a POS terminal device—nearly one-third of all truck stops in the country—can access the GE system directly and receive electronic transaction au-

thorization. At truck stops without POS terminals, a driver typically presents the card or draft to the truck stop cashier, who then uses dial-up service to contact an FCS operator at the company's Nashville headquarters. The FCS operator will then access GE's system, which will either grant or deny authorization according to company credit limits and purchase policy, issue an authorization number, and store data captured during the transaction.

GE supplies FCS with its own concentrator at the company's Nashville headquarters site, and leases two 14.4 Kbps lines directly to its Cleveland Supercenter processing facility. The database is updated continually and raw data is maintained by GE for customer access for 20 days. This allows participating fleet operators to examine their own transaction records.

Besides the POS terminals, customer-supplied ASCII terminals and microcomputers at nearly 1,000 trucking fleet companies allow direct access to the FCS database via the GE network.

Trucking companies can use the information to track data according to individual drivers or trucks, communicate with drivers by leaving messages for retrieval on the system, establish and enforce purchasing limits, and identify preferred service locations for their truckers.

According to L. Donald Green, FCS Vice President of MIS, the company initially chose GE to provide its POS service because of its network reach.

"Our first experience with GE was with a telephone information processing product that collected the

transaction amount only," Green explained, "But WATS line support was expensive, and we had no control over the real time transaction because data was normally about 15 days old when we analyzed it. We needed the immediacy, reach and reliability of GE's teleprocessing network."

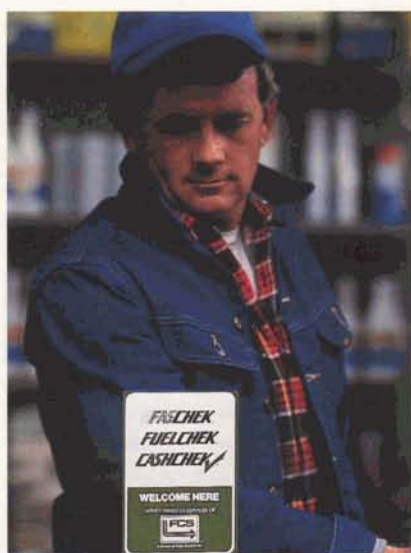
What really convinced FCS to support a fully electronic transaction service, however, was a transportation industry development: in 1983, truck stops and other fuel dealers instituted a two-tier pricing system that encouraged cash transactions by offering customer discounts. FCS, searching for a way to allow truckers to pay cash prices without carrying large amounts of cash, developed money transfer products which allow authorized transactions at the point-of-sale to be honored as cash.

"Because the average POS transaction was a 100-gallon fuel fill," Green said, "we were obviously looking at a significant cost savings."

The two FCS products exchanged at the truck stop or other point-of-



Bary Majeski



Bary Majeski

sale for cash or service via the GE system are known as CASHCHEK and FUELCHKEK. CASHCHEK is a site draft worth up to \$1,000 per check. FUELCHKEK can be used to purchase fuel and other service commodities. Both rely on a single FCS database maintained by GE for transaction processing.

Delighted with the results of GE's POS Services on the highway, FCS decided to enter a limited POS consumer market.

In 1984, the company introduced its HCA—Hotel Cash Advance—a service currently available in approximately 45 casinos located in Atlantic City, Nevada and the Bahamas. HCA employs GE's POS Services for credit card authorization at the point-of-sale by the customer, who then receives cash against the credit card.

"We were ready to bring more volume to our business and go beyond the transportation industry," FCS's Green said, "and we challenged GE to put it all together for us. The network itself was, of course, a

critical factor in the decision to introduce HCA, as was GE's processing power, redundancy, and stability. HCA broadened our transaction business, which was part of our overall strategic company direction, and GE was the real facilitator."

According to Jack Pratt, FCS's POS transactional services for both truckers and casino patrons represent an industry trend.

"The customer is becoming more sophisticated and that determines the way companies like us use POS devices," Pratt said. "It really is a customer-driven market. The more service-oriented we are, the more competitive we can be."

Larry Johnson, FCS Project Manager, noted that GE's POS capabilities have allowed the company to market its transaction functions as cost control services rather than products.

"This is very important from a strategic point of view," Johnson said, "because our products are not commodities. The real value of what we're selling is what the consumer is saving."

According to Burton Newman, FCS Vice President of Sales, the company will continue to expand its POS horizons in both transportation and other consumer industry market segments. Payroll disbursement services is one possible area for FCS expansion, Newman said.

In the meantime, Newman added, GE's POS Services have put FCS "years ahead of the competition."

"Our service level is unsurpassed in the industry," Newman said, "and we can say that GE has a lot to do with that. We depend on GE for quality and support—and they have a lot to do with our success."●

Arthur Tilley; Uniphoto Picture Agency



Scenes from the road: Ryder FCS Point-of-Sale services using the GE network include cash and credit authorization for truckers at truck stops along the open road with CASHCHEK and FUELCHKEK cards. FCS consumers also use GE's POS services to receive cash advances at casinos in Nevada, Atlantic City and The Bahamas.

MARK*NET™
Service

The
EMC*EXPRESS™
System

Channel System Designed to Strengthen Manufacturers' Ties to Their Distribution Networks

The DealerTalk™ System, a dealer applications service which links manufacturers to their dealers, distributors and franchisees, is available in the United States from General Electric Information Services Company.

One DealerTalk version was initially implemented last year as a dealer system for Apple® Computer Company. The system is called Applelink™.

It uses Apple-designed front-end software on the Macintosh® microcomputer and application software which resides on the mainframes of GE Information Services' teleprocessing network.

Applelink is now the backbone for communications between Apple's headquarters, field sales locations and more than 2,500 dealer locations across the United States.

GE Information Services is already working on several enhancements for the DealerTalk System, including an IBM PC® version of the product to be available later in 1986.

GE Information Services Announces Worldwide IBM 3270 Access to Its Mark 3000™ IBM-Based Service and to Its MARK*NET™ Value Added Network Service

General Electric Information Services Company provides worldwide teleprocessing services to its clients with requirements for IBM's 3270 System Network Architecture/Synchronous Data Link Control (SNA/SDLC) protocol access.

The Company will offer IBM 3270 SNA/SDLC access to its IBM-based MARK 3000™ Service and to its MARK*NET™ Value Added Network Service. The 3270 access is available worldwide.

MARK 3000 Service

GE Information Services has developed these 3270 access features so that 3270 system users worldwide can connect their terminals, through the GE worldwide network, to the state-of-the-art IBM processing capabilities of its MARK 3000 Service.

MARK 3000 3270 access will enable corporate worldwide users to take advantage of emerging IBM SNA requirements without investing in additional hardware, software

and expensive worldwide 3270 communication capabilities.

Users in the United States can gain access to the network via dedicated access connections at any of 62 U.S. locations, or at any of 200 U.S. locations via public dial-in access connections. International users will be able to access the network facility in 25 foreign countries.

MARK*NET Value Added Network Service

The MARK*NET Value Added Network Service enables GE Information Services' clients with widely dispersed terminals to access their own host processors utilizing a range of recognized communications protocols. The MARK*NET 3270 Service allows 3270 Information Display System station clusters to communicate with 3270-compatible hosts.

This new service adds IBM 3270 SNA/SDLC capabilities to GE Information Services' existing MARK*NET Synchronous Service, which already offers 3270 Bisynchronous Service.

Users can gain access to the GE network via dedicated access connections at any of 62 U.S. locations, or at any of 200 U.S. locations via public dial-in access connections.

General Electric Information Services Company and Telematics International Inc. Enter Into 5 Year Agreement

General Electric Information Services Company, and Telematics International, Inc., Fort Lauderdale, Fla., have announced a five-year agreement for the supply of Telematics Net 25 family of programmable packet switching products.

The initial \$1.8 million order calls for delivery of 25 packet switching systems, including three Network Control Centers, and for the provision of additional switches as required by GE Information Services over the next five years.

In addition to the March 1986 supply contract, GE and Telematics have agreed to a joint development effort for the implementation of GE proprietary features that will allow Telematics switches to be incorporated in the existing worldwide teleprocessing network of GE Information Services. Telematics' switches will be phased in to replace maturing network technology.

The
TRADE*EXPRESS™
System

POINT-OF-SALE
Service

**GE Information Services
Endorsed as a Preferred
EDI Vendor for the
Paper/Printing/Publishing
Industry**

General Electric Information Services Company has been endorsed as a preferred Electronic Data Interchange (EDI) vendor by six key North American associations in the paper/printing/publishing industry.

The company completed a six-month EDI pilot program in the spring of 1986 to test computer-to-computer business document communications for select member companies of the American Paper Institute (API), the Graphic Communications Association (GCA), the Envelope Manufacturers Association (EMAA), the American Newspaper Publishers Association (ANPA), the National Paper Trade Association (NPTA), and the Canadian Pulp and Paper Association (CPPA).

Using the EDI*EXPRESS™ System of GE Information Services, documents can be sent electronically from the paper manufacturer to the publisher who buys the paper, or to the printer who receives the paper, or to the paper merchant who acts as a wholesaler, or to a broker who has brought the buyer and seller together, or to a combination of the above.

**Computerized Service to
Electronically Capture,
Process and Exchange
International Trade
Shipment Data**

The TRADE*EXPRESS™ System, a computerized service for creating, processing and distributing international trade documents among exporters, freight forwarders, banks, carriers, custom house brokers and others involved in the international trade process, is available from General Electric Information Services Company.

Using the worldwide teleprocessing network of GE Information Services, TRADE*EXPRESS is designed to help companies quickly and accurately process and exchange important international trade shipment documents with branch offices, clients, and other companies involved in the international trade process.

The system involves a set of software and teleprocessing services which allow a company to electronically capture, process and exchange shipment data. Once the sales con-

tract and payment arrangements are made, the TRADE*EXPRESS System can be used to create, deliver and track the information appearing on critical shipping documents—such as information on export declarations, ocean bills of lading, commercial invoices, delivery permits/dock receipts, shipment advisories, and insurance certificates.

Each TRADE*EXPRESS System can be configured to meet a company's individual requirements and can include some or all of the following components: document processing, electronic data interchange, translation services, electronic mail, and teleprocessing management.

**GE Information Services
Company Increases Retail
Volume with Point-of-Sale
Services**

General Electric Information Services Company is making a major marketing commitment to the Point-of-Sale (POS) service arena.

POS services allow merchants electronic access to credit card authorizations, proprietary credit card processing, draft capture services, and retail information services.

Specialty stores, franchise concerns and other retail outlets with distributed communications needs are prime candidates for POS benefits.

Any VISA-qualified POS credit card authorization terminal can take advantage of GE's services via local telephone access or dedicated access to a third-party host computer at a cost of approximately 10 cents per transaction. ●

WHAT'S NEW?

To provide our clients with more information about the products and services highlighted in this issue of LEADER, General Electric Information Services Company offers a variety of new and revised documents.

Documents cited are available in the U.S. and most other countries in either local or worldwide editions. GE Information Services Client Services representatives can assist in determining product availability outside the U.S.

Please note the cited publication number when ordering documents, and check the revision letters of your existing material to determine whether you have the most current edition. Brochures and product profiles are free of charge. There may be a charge for other publications.

Point-of-Sale Services Offered

GE Information Services Point-of-Sale (POS) Services allow retail merchants (like Ryder Financial and Communications Services, Inc. in the article on page 12), to route transactions from POS terminals, via either dial-in or dedicated access, to third-party host com-

puters for processing. POS Services support electronic credit card authorization for both major and proprietary credit cards. *The Credit Card Services product profile (3919.00A)* describes POS services.

EMC*EXPRESS System for Paperless Medical Claims

The EMC*EXPRESS System is a cost-effective two-way network service that allows claims to be transmitted electronically from providers of health care services to major insurance carriers nationwide. (See article on Health Care, page 3.)

The system helps health care providers submit claims to carriers with same-day service and without errors that can occur if rekeyed upon receipt. It helps carriers transmit claims to in-house systems or to third-party processors with reduction in handling costs over manual pre-processing.

All this is described in more detail in *Making Paperless Medical Claims a Reality (5070.07-1)*—one of a series of product profiles describing GE Information Services Electronic Data Interchange (EDI) Services—and in the EMC*EXPRESS System brief brochure on *Electronic Medical Insurance Claims Delivery System (5071.01)*.

GE Teleprocessing Services Network Used Extensively

Many applications use the capabilities of the worldwide GE Information Services Teleprocessing Services network, the world's largest such commercial network. (See article, page 9.)

Elements of the network are listed in detail in the *Teleprocessing Services Price Schedule (2001.01AJ)*. *The Teleprocessing Services International Access Directory (July–September 1986) (1401.01C)* gives complete access numbers, service numbers and sales contacts. An *International Information product profile (700.00M)* provides an overall view of the network and shows foreign affiliate and network access points.

MARK*NET™ Service Essentially Another Value-Added Network

MARK*NET Service offers a wide array of value-added network (VAN) and teleprocessing services, including IBM-compatible synchronous services, asynchronous services, 3270 emulation and X.25 service.

Of particular recent interest are the MARK*NET Service X.25 capabilities that provide a standard interface between data processing equipment and a PDN (Public Data Network)

and support host-to-host and terminal-to-host traffic, offering secure access to host computers and private networks plus compatibility with future packet switching technology. An overview is provided in the *X.25 product profile (3918.29)*, and details in the *X.25 Service Guide (3918.32)*. A *MARK*NET Price Schedule (3918.28A)* delineates prices and options.

And, there's a separate guide to access numbers and service information for MARK*NET users: the *MARK*NET Access Directory (July–October 1986) (3918.09G)*.

Other GE Information Services publications and software packages, including free brochures and product profiles, are listed in the *Publications Price List (402.01AT)*.

LOOKING AHEAD FROM THE BACK



Jon Feingersh

Five years ago, no one was using inter-company or worldwide teleprocessing networks. Three years from now, no major company will be able to compete without them. Those of us who are charged with GE's strategic corporate mission are mindful of this accelerated technological time clock.

In a sense, we are constantly working to beat that clock, to anticipate our clients' needs months or years ahead of time. But we must follow the cues provided by our clients and their increasingly complex information needs if we are to achieve the objective of foresight.

One of the things we are seeing now is that companies are reaching outward, rather than inward, with computer and communications technology. That is because tremendous sources of competitive advantage will accrue to those who reach out in meaningful ways. For instance, interconnection with agents of the outside world, such as suppliers, distributors, and other industry players, is increasingly spelling the difference between success and disappointment for large sectors of the world's economy. We can no longer afford to confine global business communications technology to the domain of a few

very large and powerful companies—it is a global interconnection issue between businesses large and small.

It is also an extraordinarily complex issue because many industries have become "de-verticalized," or geographically fragmented, with dispersed manufacturing, assembly and distribution sources. But it is an issue that G.E. is committed to helping its clients address with its worldwide teleprocessing network.

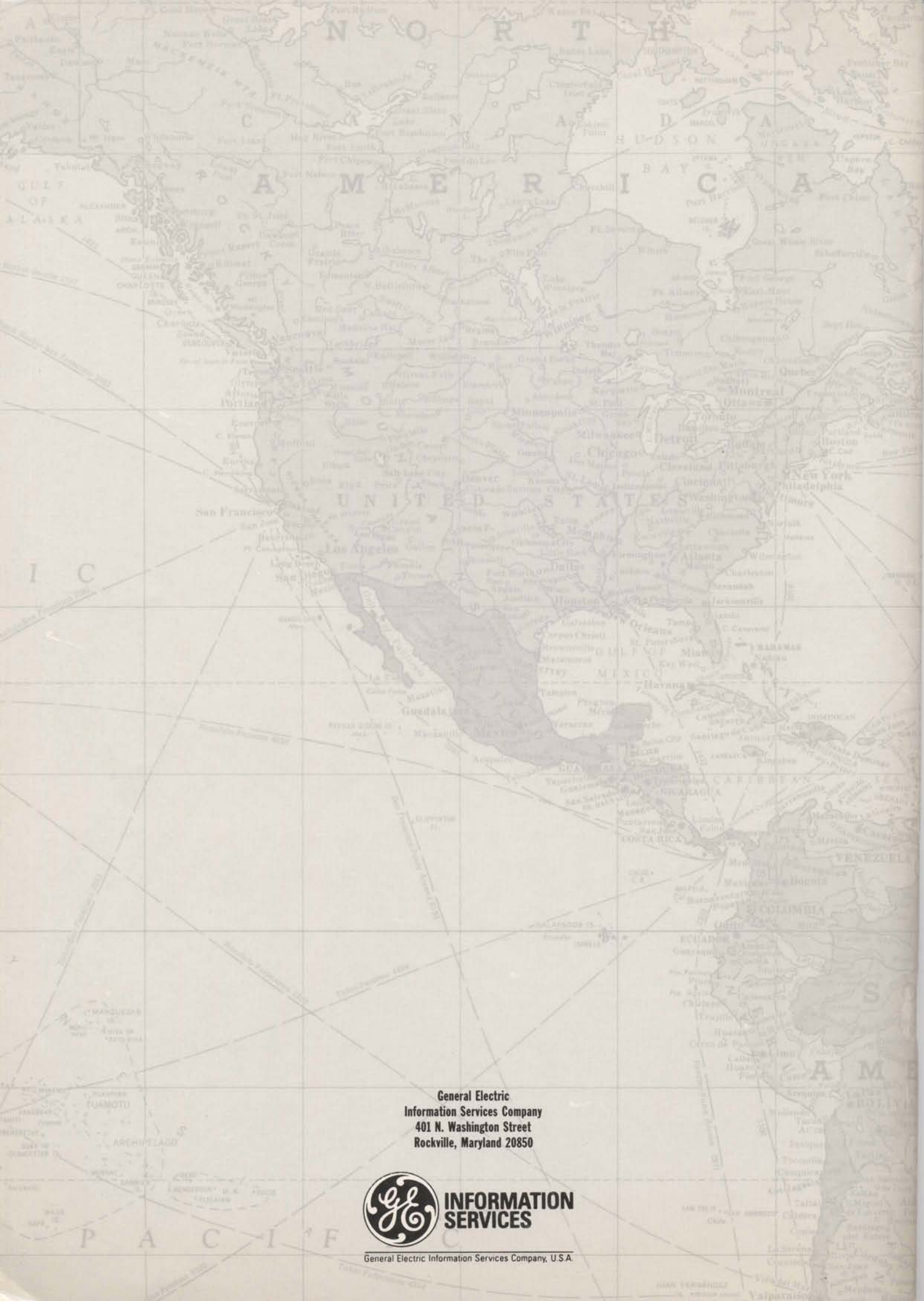
You, the client, are leading us to solutions in this challenging new world. Some of the ways we've already addressed your special needs include: Electronic Data Interchange (EDI) for the manufacturing and distribution sector; international trade applications for importers, exporters, freight forwarders, carriers and banks; a worldwide electronic mailbox service for cross-industry applications; Point-of-Sale networking applications between retailers and banks; and other areas that command our software, network capabilities, expertise and professionalism.

We're looking forward to growing with you as your business develops its global identity. Our mission is to support you. I mean support not only in terms of our technological infra-

structure and financial stability, but also with our ideas for creative applications. We'll continue to serve your team with our proven professionalism as we look towards the future—yours and ours.

A handwritten signature in black ink, appearing to read "W. James McNerney, Jr." with a stylized flourish at the end.

W. James McNerney, Jr.
*Senior Vice President
Marketing & U.S. Sales
Operations*



General Electric
Information Services Company
401 N. Washington Street
Rockville, Maryland 20850



**INFORMATION
SERVICES**

General Electric Information Services Company, U.S.A.