Oracle® Utilities Opower Affordability Cloud Service

Affordability Savings Hub Product Overview

Latest Release

F51173-12
December 2025

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Getting Started

The Oracle Utilities Opower Affordability Savings Hub Cloud Service helps customers understand and apply for financial assistance programs at their utility. The Savings Hub web features are designed to educate customers about the programs that they are eligible for, describe the benefits of program participation, and provide direct access to enrollment instructions and the tools needed to begin the enrollment process. See Customer Experience for more information.

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Requirements and Limitations

The following data requirements and limitations apply to all utilities and customers in the Oracle Utilities Opower Affordability Savings Hub Cloud Service.

General Requirements

- **Active Account**: Customers must be associated with a premise that has an active account with the utility. An active account means that the customer has signed up with the utility for at least one service point for one fuel type at an address.
- **Supported Browsers**: The customer must use a supported web or mobile browser. Oracle Utilities web products adhere to the Oracle Software Web Browser Support Policy.

Utility Requirements and Limitations

- **Cloud Service Requirement**: The utility must purchase the Oracle Utilities Opower Affordability Savings Hub Cloud Service. Additional cloud service purchases may be required depending on the utility's program design:
  - **Affordability Proactive Alerts**: The Oracle Utilities Opower Affordability Proactive Alerts Cloud Service is required to promote the Affordability Savings Hub through Affordability Proactive Alerts.
  - **Email Home Energy Reports**: The Oracle Utilities Opower Energy Efficiency Cloud Service is required to promote the Affordability Savings Hub in Email Home Energy Reports.
  - **Limited Income Customer Identification**: The Affordability Identification and Analytics Cloud Service is required for Oracle Utilities to identify customers who are likely to have limited income.
- **Stand-Alone Account Management**: In the case of a stand-alone experience, Oracle Utilities Opower will establish an Opower-hosted Savings Hub page that utilities can link to from their website.
- **Localization**: Only US English is supported at this time.
- **Supported Fuels**: Gas, electricity, and dual fuel customers are supported.

Customer Requirements and Limitations

Program Participation Data: Program participation data is required to know what programs customers are enrolled in. See Program Participation Data Transfer documentation for details.

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Customer Experience

Savings Hub is a visual, interactive tool that prompts customers to answer simple questions about their home and finances. A customer's responses to the questions are then used to create a personalized list of available energy efficiency and financial assistance programs that can help them reduce and pay their utility bills. Savings Hub features can be embedded as widgets on a utility's website or offered as a stand-alone website that is linked to a utility's website. Savings Hub includes several components:

- **Pre-Survey**: The pre-survey welcomes customers to the Savings Hub experience, tells them how the program benefits them, and what they must do to get their personalized recommendations.
- **Survey**: The survey gathers input from the customer to identify the most relevant programs for the customer.
- **Program Results**: The Program Results page identifies assistance programs the customer is eligible for based on answers to their survey and available program participation data. It includes program cards that provide high-level summaries for each program.
- **Program Details**: This page provides customers with specific program details, such as eligibility requirements, how to apply, and required documentation.

Savings Hub Pre-Survey

The Savings Hub Pre-Survey page welcomes customers to the Savings Hub experience, and tells them what they must do to get their personalized assistance program results.

The Savings Hub Pre-Survey page aims to make the customer aware that they could benefit from available assistance programs, and to entice them to take the survey.

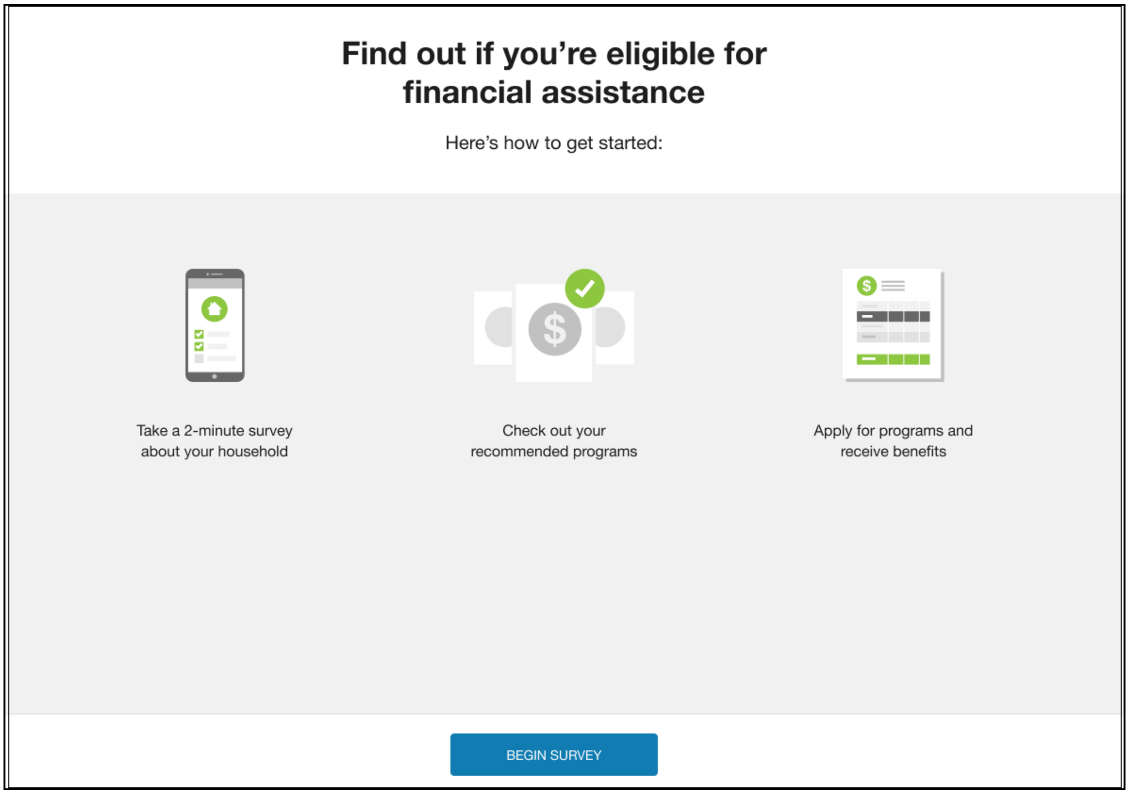
Customers will get the Pre-Survey experience if they are accessing for the first time from a promotional banner or search of their utility's website (or if they previously started their survey but never completed it). However, if customers access the Savings Hub from a marketing module promotion in their Email Home Energy Report or Home Energy Report, then they bypass the Pre-Survey and are directed to the first question of the main Savings Hub Survey.

Continue as a Guest

Customers can take the survey and see its results without logging in by using the option **Continue as a guest**.

User Experience

The image below is an example of the Pre-Survey page.



- **Header**: The header draws the customer's attention with a potential financial assistance benefit.
- **Subheader**: The subheader calls attention to how the customer can get started with the survey.
- **Getting-Started Steps**: Illustrated instructions that tell the customer what they need to do to get their survey results.
- **Begin Survey Button**: The footer of the page includes a **Begin Survey** button that redirects the customer to the main Savings Hub Survey.

User Experience Variations

The user experience varies for customers depending upon their service types, available data, costs, and locale. Note that the following list indicates the primary user experience variations, not all possible variations.

Unstarted Survey

Customers who start the survey, leave, and return to it later will see an altered Pre-Survey screen with the following variations:

- **Survey Subheader**: The subheader encourages the customer to finish the survey.
- **Progress Indicator**: A progress indicator bar appears to show how many total questions are in the survey and how many questions have been answered.
- **Continue Button**: A **Continue Survey** button is located just below the progress indicator. When the customer clicks the button, they are redirected to the Savings Hub Survey page.
- **Getting-Started Steps**: The instructions for the survey are relocated to the bottom of the page in case the customer wishes to review the steps.

Savings Hub Survey

The Savings Hub Survey presents the customer with a series of questions about the customer's home and finances, and then uses the customer's answers to determine their eligibility for assistance programs.

A customer can follow several paths to reach the survey. The path taken depends on how the survey is promoted and the utility's setup and implementation. Below are some examples of common pathways.

- **Email Promotion**: If the customer accesses the Savings Hub from a marketing module promotion in their Email Home Energy Report or Home Energy Report, they bypass the Savings Hub Pre-Survey and are redirected to the first question of the Savings Hub Survey.
- **Web Portal**: If customers access the survey for the first time, or if they previously started their survey but never completed it, they are directed to the Affordability Survey after they complete the Savings Hub Pre-Survey.
- **Utility's Website**: If customers visit their utility's website, sign in to their account, and navigate to the survey by browsing the available links, they are directed to the Affordability Survey after they complete the Savings Hub Pre-Survey.
  Through the utility's website, customers can also have unauthenticated access to the Savings Hub page, where they get the option to either log in before taking the survey, or to take the survey without authenticating.
- **External Link (Unauthenticated Access)**: Customers can use an external link provided by their utility to access and complete their Savings Hub Survey without logging in. In such case, the results page prompts them to either log in, or continue viewing their results without authentication. If the customer logs in, they are redirected to a results page with a notification that confirms that the login was successful.

User Experience

The survey includes five required questions and one optional question:

- Do you rent or own your home?
- How many people live in your home?
- What programs are you currently enrolled in?
- What is your annual household income before taxes?
- Are there members of your household who fit in any of these categories?
- (Optional) Do any of these crisis situations currently apply to your household?

Question 1: Do you own or rent your home?

Question 1 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.
- **Question Copy**: The question copy asks the customer whether they rent or own their home.
- **Answer Type**: The customer can select either the **Rent** or **Own** button.

- **Details** (**Why we're asking**): This expandable element provides customers with details on how the answer to this question is used to evaluate their eligibility for assistance programs. For example, "Some programs need to know if you rent or own your home in order to determine your eligibility." By default, this element is not expanded.
- **Footer**: The footer contains a **Next** button that allows the customer to navigate to the next survey question.

Question 2: How many people live in your home?

Question 2 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.
- **Question Copy**: The question copy asks the customer how many people live in their home.
- **Help Text**: The help text clarified what should be included in the customer's answer. For example, "Count U.S. citizens and resident aliens only."
- **Answer Type**: The customer can select a number range of people living in their home from the drop-down list.
- **Details** (**More Information**): This expandable element educates customers on how the answer to this question is used to evaluate their eligibility for assistance programs, and provides guidance for how to complete the question. For example, how children should be counted in a joint custody household. By default, this element is not expanded.
- **Footer**: The footer contains **Next** and **Back** buttons that allow the customer to easily navigate the survey.

Question 3: What programs are you currently receiving benefits from?

Question 3 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.
- **Question Copy**: The question copy asks the customer what programs they are currently enrolled in.
- **Help Text**: The help text clarified what should be included in the customer's answer.
- **Answer Type**: The customer can select any of the programs that they are currently enrolled in from the list.
- **Details** (**More Information**): This expandable element provides customers with information about how the answer to this question is used to evaluate their eligibility for assistance programs. For example: "If you are currently enrolled in one or more of these programs you can automatically qualify for certain energy assistance programs." By default, this element is not expanded.
- **Footer**: The footer contains **Next** and **Back** buttons that allow the customer to easily navigate the survey.

Question 4: What is your annual household income before taxes?

Question 4 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.

- **Question copy**: The question copy asks the customer what their annual household income is before taxes.
- **Answer Type**: The customer can enter an amount in the field. The field is limited to numerical values only.
- **Details** (**How to calculate this number**): This expandable element provides customers with instructions for how to calculate their annual household income before taxes. For example: "Add up the annual incomes (before taxes) of everyone in your household over 18 years old. Income includes wages, self-employment, cash assistance, rental income, military pay, child support/alimony, unemployment income, SSI, worker's compensation, veteran benefits, pensions, and family support." By default, this element is not expanded.
- **Footer**: The footer contains **Next** and **Back** buttons that allow the customer to easily navigate the survey.

Question 5: Are there members of your household who fit in any of these categories?

Question 5 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.
- **Question Copy**: The question copy asks the customer to indicate if there are any household members age 65 or older or age five or younger.
- **Help Text**: The help text clarified what should be included in the customer's answer.
- **Answer Type**: The customer can check one or both boxes to indicate members of the household that fit the age groups.
- **Footer**: The footer contains **Next** and **Back** buttons that allow the customer to easily navigate the survey.

Question 6 (Optional): Do any of these crisis situations currently apply to your household?

Question 6 contains the following elements:

- **Header**: The header contains the utility logo and a progress indicator.
- **Illustration**: All survey questions contain a graphic illustration.
- **Question Copy**: The question copy asks the customer to indicate what, if any, crisis situations apply to them.
- **Help Text**: The help text indicates that the customer can select more than one option.
- **Answer Type**: The customer can select any crisis situation options that apply to them.
- **Footer**: The last question includes a **Back** button and a **Submit** button. Once the customer clicks **Submit**, they are directed to the Savings Hub Program Results page.

User Experience Variations

The user experience varies for customers depending upon their service types, available data, costs, and locale. Note that the following list indicates the primary user experience variations, not all possible variations.

Data Retrieval Error

All elements on the page are data-dependent. If an error in this page results in a data retrieval failure, customers see a message telling them that something went wrong. The message encourages them to try again or refresh the page.

Last Question in the Survey

If there are only five questions in a survey, the **Next** button of the last question is replaced with a **Submit** button. Once the customer clicks **Submit**, they are directed to the Savings Hub Program Results page.

Savings Hub Program Results

The Savings Hub Program Results page educates customers about the assistance programs available to them based on their eligibility as determined by their survey responses and program participation data. The page includes a series of program cards that help build the customer's awareness of the breadth of programs available to them. The page only includes program cards for programs that the customer is eligible for.

User Experience

The Savings Hub Program Results provide customers with program recommendations, prioritizing those with open enrollment and that provide more financial assistance. The top program in the list is highlighted as "Top Recommendation."

Program Results Page

In detail, the page where the customer is taken to after submitting their survey responses is composed of the following:

- **Header**: The page header includes the utility logo and a confirmation notification.
- **Utility Logo**: A logo provided by the utility.
- **Confirmation Notification**: When a customer clicks the **Submit** button in the survey, the Affordability Program Results Page displays a confirmation notification at the top of the screen under the utility header.
- **Program Results Page Header**: Identifies that the page contains the customer's survey results.
- **Program Results Page Subheader**: Identifies the number of programs that the customer is eligible for based on the information they provided in their survey.
- **Program Results Page Illustration**: Provides a colorful introduction to the customer's program results.
- **Program Results Page Help Text**: Tells the customer that results are prioritized by the level of value they provide.
- **Program Cards Previews**: After the help text, the page shows a preview of each recommendation's program card. In this preview, the customer can see the type of assistance provided by each recommended program, the potential assistance amount, a brief description of the program, and the enrollment period. Each Program Card Preview may include one or more call-to-action buttons, depending on whether the program is open or closed. For example, an **Apply Now** button that redirects customers to the program website where they can apply, or a **More Details** button, which directs to the Savings Hub Program Details page.

- **Update Survey Section**: The Update Survey section appears at the end of the Program Results Page, below the Program Cards Previews. This section includes an **Update Survey** button, which directs to the Savings Hub Survey.

Update Survey

The Update Survey section allows the client to edit their answers to get better program recommendations. It appears at the end of the program results page, below the program cards previews, and contains the following:

- **Update Survey Header**: Asks the customer if they want to update their survey answers.
- **Update Survey Call-to-Action Button**: Redirects the customer to the Savings Hub Survey, where they can update their information.

Program Cards

Each program card presents the customer with the most important information about the recommended program, such as credit options, potential assistance amount, enrollment period window, eligibility requirements, and the application process. They are composed of the following:

- **Header**: Includes the program name and key benefit to the customer in order to motivate them to enroll in the program. For example, Payment Plan, No Cost Upgrade, One-time Bill Credit, and Emergency Assistance.
- **Financial Assistance Amount**: Provides an estimated value or range of savings if the customer participates in the program.
- **Program Short Description**: Provides a brief description of the program and its benefits to the customer.
- **Enrollment Period**: Indicates whether a program is open or closed includes additional enrollment details if available.
- **Call-to-Action**: A program card may include one or more call-to-action buttons, depending on whether the program is open or closed. For example, an **Apply Now** button that redirects customers to the program website where they can apply, or a **More Details** button that directs them to the Savings Hub Program Details page.
- **Frequently Asked Questions**: Following the Program Card, there is a section that lists the program's more asked questions (and their answers).

Program Recommendations

Recommendations for programs are based on the following:

- **The customer's enrollment status**: Customers receive recommendations for programs they are **not** currently enrolled in *only*.
- **Eligibility**: Customers receive recommendations for programs they are eligible for *only*.
- **Upcoming programs**: The recommendations prioritize soon-to-come programs that the customer is eligible for.

User Experience Variations

The user experience varies for customers depending upon their service types, available data, costs, and locale. Note that the following list indicates the primary user experience variations, not all possible variations.

Targeting

Programs that the customer is already enrolled in or ineligible for will be hidden from the programs recommendations that appear in the Savings Hub results page.

Individual enrollment data for targeting is retrieved through the following:

- The Program Participation Files (PPF).
- The Customer Classification Files (CCF).
- The Savings Hub Survey results.

Program Card Key Benefits

The Program Card header highlights the key benefit that the program offers to the customer if they enroll in the program. Possible key benefits include:

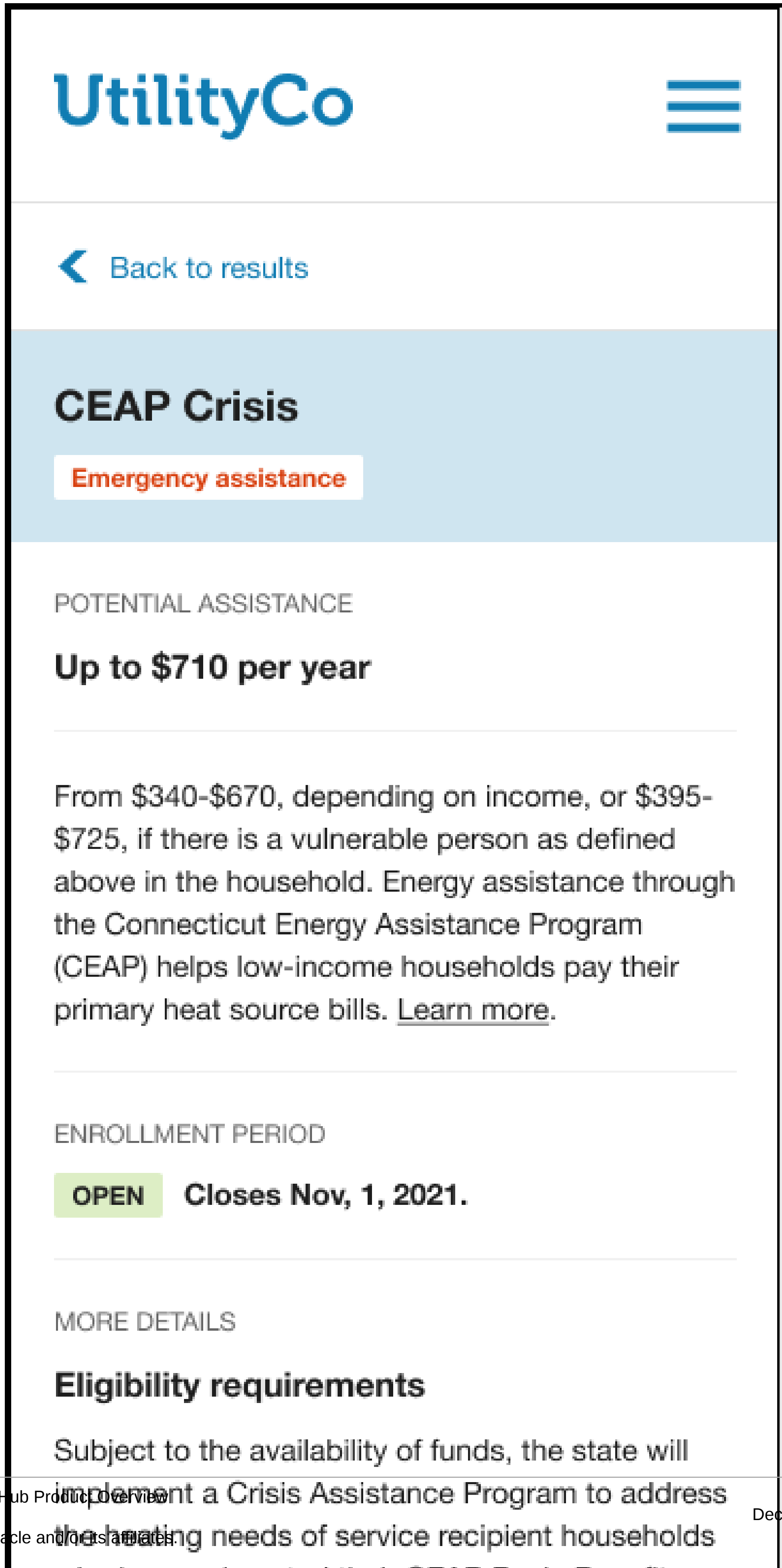
- One-time bill credit
- Predictable bills
- Ongoing bill discount
- Emergency assistance
- Improved insulation
- Tax savings
- Money back
- Payment plan
- One-time grant
- No-cost appliance upgrades
- Heating system repairs
- Home energy audit

Savings Hub Program Details

The Savings Hub Program Details page provides customers with the opportunity to learn more about a particular assistance program highlighted in their Savings Hub Program Results page. The goal is to ensure that the customer receives all of the information they need to confirm their eligibility for a given program and to enroll in it successfully. Customers can access the program details for a specific program by clicking the **More Details** button located on each program card.

User Experience

This image shows an example of the Affordability Savings Hub Program Details page.


UtilityCo
Back to results
CEAP Crisis
Emergency assistance
POTENTIAL ASSISTANCE
Up to $710 per year
From $340-$670, depending on income, or $395-$725, if there is a vulnerable person as defined above in the household. Energy assistance through the Connecticut Energy Assistance Program (CEAP) helps low-income households pay their primary heat source bills. Learn more.
ENROLLMENT PERIOD
OPEN
Closes Nov, 1, 2021.
MORE DETAILS
Eligibility requirements
Subject to the availability of funds, the state will implement a Crisis Assistance Program to address the heating needs of service recipient households

- **Header**: The header includes the utility logo and back bar.
- **Back Bar**: Links back to the Savings Hub Program Results page.
- **Program Card Elements**: The program card elements of the Program Details page include the program card information available on the Savings Hub Program Results page and a more detailed program description.
  - **Program Name**: The name of the program the customer is eligible for.
  - **Key Benefit Tag**: A label that identifies the key benefit of the program to the customer in order to motivate them to enroll in the program. For example, Payment Plan, No Cost Upgrade, One-time Bill Credit, and Emergency Assistance.
  - **Potential Assistance**: Provides an estimated range of savings if the customer participates in the program.
  - **Program Long Description**: A more detailed description of the program that could include how the program works, benefits, and terms and conditions.
  - **Social Proof**: The number of people enrolled or who have applied to the program. The purpose of this element is to help convince users to apply by letting them know that many others have done the same.
  - **Enrollment Window**: Time period during which the customer can apply to the program. If the customer has already signed up for the program, the enrollment window indicates when the customer can enroll again. A label next to the window indicates if program enrollment is open or closed.
- **More Details**: The more details section contains information not included on the Savings Hub Program Results page.
- **Eligibility Requirements**: Requirements that the customer must meet in order to be eligible for the program.
- **How to Apply**: Instructions for eligible customers to apply to the program in-person, by mail, or online.
- **Required Documentation**: Any additional documentation that must be supplied with the customer's application. For example, a valid proof of purchase or receipt for rebates.
- **FAQ Section**: A maximum of five frequently asked questions and their answers. FAQs do not repeat content that is elsewhere in the program card or program details. For example, How soon does the discount take effect?
- **Call-to-Action Button**: If enrollment for the program is open, an **Apply Now** button directs the customer to the website where they can apply for the program online.

User Experience Variations

The user experience varies for customers depending upon their service types, available data, costs, and locale. Note that the following list indicates the primary user experience variations, not all possible variations.

Recommended program

If the customer is viewing the program details for the program that was recommended on the Affordability Savings Hub Program Results page, a recommended header appears above the program header to remind the user that this is the best program for them as they review the program details.

Enrollment Closed

When a program is not currently accepting applications (closed), the enrollment information is marked as closed and the call-to-action button, **Apply Now**, is removed.

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Customer Service Interface - Program Management

The Affordability Proactive Alerts cloud service includes access to Customer Service Interface - Program Management. The Customer Service Interface (CSI) is an online support tool that provides utility support staff with the information and functionality they need to manage the Oracle Utilities Opower program and answer customer questions. See the Oracle Utilities Opower Customer Service Interface - Program Management Product Overview for details.

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Contact Your Delivery Team

Your Oracle Delivery Team is the group responsible for setting up, configuring, launching, or expanding your Oracle Utilities Opower program. Contact your Delivery Team if you have any questions about your program products and implementation.

To contact your Delivery Team:

1. Sign in to Inside Opower (https://inside.opower.com). This is your portal for questions and information related to your program.
2. Go to the Community tab to see who is on your Delivery Team.
3. Contact any of the team members using the information provided.

If you need to report an issue or get technical support, contact My Oracle Support.

Glossary

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