



## Credit Card Dashboard Brochure

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# 1 Introduction

**The internet is now the preferred channel** for many bankers and a growing number of people are buying financial products online. This makes the internet bank a hugely attractive place for development.

Before any new development knowing what services and functions are offered by your competitors within internet banking is essential. Mapa's Dashboards identify what your competitors are doing online and what changes they are making allowing you to prioritise what you need to be doing to be successful in your market place. Over the next 3 pages we describe how our Credit Card Dashboard can help you:

- Identify your competitive position
- Keep up to date with your online market
- Create sound business cases

## What is included in a Dashboard subscription?

- Competitor Dashboards (p.3)
- 12 or 24 Month Subscription (p.4)
- Change Summary Reports (p.4)
- Email Alerts (p.4)
- Screenshot Service (p.5)
- Marketing Emails (p.5)

## Sites we monitor in the Credit Card Dashboard



## 2 Identifying your competitive position

### What is a Dashboard?

A Dashboard is an audit of internet banking features and functionality. The functionality of your site is compiled in a Dashboard format alongside your competitors, making it quick and easy for you to compare features. See the screenshot opposite.

### What functionality do you compare?

We compare 200 features across:

- Security and authentication
- Login procedures
- Servicing credit cards
- Payments and transfers
- Administration
- Cross selling and application processes
- Loyalty schemes and redemption
- Help and getting in touch
- Registering cards
- Other channel integration

Features are divided into customer retention (secure site) and customer acquisition (public site)

### How do our customers use a Dashboard?

Our Dashboards are central to operations in marketing, strategic, ecommerce and market research departments in many institutions. They allow clients to:

- Identify development opportunities
- Compare features against key competitors
- Learn from a detailed independent insight
- Create influential presentations and reports

### The Dashboard

		Visited 16th January	Visited 16th January	Visited 16th January	Visited 16th January	Visited 16th January
		Amex Platinum	MC	Platinum Visa	Platinum Visa	Platinum Visa
		<b>Compare key competitors</b>				
<b>Identify development opportunities</b>	<b>Compare key competitors</b>					
<b>Card Type</b>		Visited 16th January	Visited 16th January	Visited 16th January	Visited 16th January	Visited 16th January
<b>Customer Acquisition (Public site)</b>		Amex Platinum	MC	Platinum Visa	Platinum Visa	Platinum Visa
<b>Tools / Usability</b>	Card Finder / Decision Tree	✓	NA	✓	✓	✓
	Competitor rate comparison	✓	✓	✓	✓	✓
	Request information / application pack by post	✓	✓	✓	✓	✓
	Online pricing alternatives (if TFS, describe)	✓	✓	✓	✓	✓
	Balance Transfer Calculator	✓	✓	✓	✓	✓
<b>Card Type Available</b>	Amex	✓	✓	✓	✓	✓
	MasterCard	NA	✓	✓	✓	✓
	Visa	NA	✓	✓	✓	✓
<b>Online Product Application</b>	Apply online from main site (new customer)	✓ - OLD	✓ - OLD	✓ - OLD	✓ - OLD	✓
	No. of clicks to application (Main homepage to 1st page of app.)	2 Clicks	2 Clicks	2 Clicks	1 Click	2
	Digital signature	✓	✓	✓	✓	✓
	Downloadable signatures form	✓	✓	✓	✓	✓
	Card Protection	✓	✓	✓	✓	✓
	Included by default? (Yes, No, Self Select)	NA	NA	Self select	NA	NA
	Payment Protection / Card repayment cover	✓	✓	✓	✓	✓
	Included by default? (Yes, No, Self Select)	Self Select	Self Select	Self Select	Self Select	Self Select
<b>3rd Party Endorsements</b>	Accessibility website present	✓	✓	✓	✓	✓
<b>Customer Support</b>						
<b>From Customer</b>	Email address	✓	✓	✓	✓	✓
	Online form	✓	✓	✓	✓	✓
	Secure messaging (Send AND receive)	✓	✓	✓	✓	✓
<b>From Bank</b>	Response option	✓	✓	✓	✓	✓
	Email	✓	✓	✓	✓	✓
	Postal (if mentioned)	NA	NA	NA	NA	NA
<b>Other Site</b>						
<b>F.A.Q.</b>	Indexed / Knowledge base	✓	✓	✓ - video @ only	✓	✓

Learn from a detailed insight into competitor functionality

Supporting data for internal presentations and reports

# 3 Keeping up to date with your market

## What is a Dashboard subscription?

The Dashboard is updated every 3 months, so we provide it on a 12 or 24 month subscription along with a Change Summary Report with each update

## What is a Change Summary Report?

This report contains screenshots of all new developments and changes within the secure environment of the sites we monitor. This includes a list of previous changes, which can act as a great reference tool. We also include the marketing emails that we have received from your competitors – see next page.

## What are email alerts?

Your competitors may introduce major developments weeks or months before a Dashboard update is due. To ensure that we keep you up to date with these events, we email you with screenshots and news bulletins of changes as they happen

## We'll keep you up to date with the market

Mapa is 100% online financial services focused and we continually monitor the market through our own researchers and other sources. Our clients are in constant dialogue with us over recent Dashboard updates, Change Summary Reports and Email Alerts. This gives them confidence to make informed and intelligent decisions.

### Keep up to date

**2 Change List**

Abney

- Home insurance application currently unavailable on public site

Albania & Leicester

- Customers review section added to current account pages (p.7)
- Upgrade to Premier 3D Current Account added within Internet Banking. NB upgrade from available to all customers regardless of age (p.8)
- Text Services added to mobile banking. Customers can receive balance updates and text alerts (p.9)
- External transfer limit and daily transfer limit decreased from £25,000 and £10,000
- Awards no longer mentioned on public site

Barclays

- Proactive text chat added to public site page (p.10)
- Personal Finance introduced – an emergency additional overview (p.11-12)
- Link to items added within Internet Banking

Calzedoni

- Which? Award 2008 for Best Current Account Provider now displayed on public site

First Direct

- Summer sale survey sent to customers (p.13)
- CVR and FTS information removed from public site
- Mortgage decision in private application currently unavailable within internet banking

Halifax

- Slightly reformed public site – blue background replaced by white and updated our site links have been added (p.14)
- Customers can now update their telephone numbers within the account area (p.15)
- Internal login screen asks customers to check and update their contact details (p.16)
- Security items added to public site (p.16)
- Clearance time for external payments decreased from 4 to 3 working days
- Standing order application form within internet banking is no longer intelligent. Customers now need to enter their personal details

**3 Screenshots (Cont'd)**

American Express: Paper statements can be withheld off at the point of card application



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**Keep up to date with our:**

- Change Summary Reports
- New change list
- Development trends
- Screenshots
- Email alerts

**5 Trends: September 2007 – September 2008**

**Functionality Trends**

**Enhanced website security:**

- New lock icon (see Halifax slightly refreshed (Sep '08), Alliance & Leicester, Intelligent Finance (Jan '08), HSBC (Dec '07), First Direct (Nov '07), RBS, Tesco Personal Finance (Aug '07))
- New lock secure site (NatWest, RBS (Jan '08), HSBC (Dec '07), First Direct (Jan '07), HSBC (Jan '07))
- New log in process (Santander (Dec '07), Barclays – eBarclays (Sep '07))
- Card reader launched: NatWest (Jan '08), Tesco Personal Finance (Mar '08), Barclays – eBarclays, NatWest, RBS (Sep '07)

**Core product functionality**

- Amend existing standing orders: NatWest, RBS (Dec '07)
- Standing order to other account: Barclays (Mar '08)
- Different first amount for standing order: Halifax (Jan '08)
- Different final amount for standing order: Intelligent Finance (Mar '08)
- Specify number of lines transaction within standing order: Halifax (Jan '08)
- Stop paper statements: NatWest, RBS (Dec '07)
- Statement history increased: NatWest – 4 years, RBS – 7 years, FPY – 7 years (Sep '08)

**Admin functionality within secure area:**

- Change contact details: Halifax – telephone numbers, NatWest – RBS – email and mobile phone number (Sep '08); NatWest (Sep '07)
- Opt in for opt out of marketing: NatWest; RBS (Sep '08); First Direct, Intelligent Finance (Sep '07)
- Use card reader to change contact details: NatWest; RBS – mobile phone number (Sep '08); Barclays (Mar '08); NatWest, RBS (Aug '07)
- Add registered accounts: NatWest, RBS (Mar '08)

**Mobile Banking**

- Mobile launched: NatWest, RBS (Dec '07); HSBC (Jan '07)
- WAP service withdrawn: NatWest (Sep '08)
- Text services added: Alliance & Leicester – balance update and text alert (Sep '08)

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# 4 Creating sound business plans

## What is the screenshot service?

We realise you have presentations and reports to prepare that need stimulus material. Sometimes there is no better material than a screenshot from a competitor's secure website. Call us and we can email screenshots for you to use.

## What are marketing emails?

We run real credit card accounts with your competitors and as such we receive marketing emails from them. As part of your subscription we share these marketing emails with you.

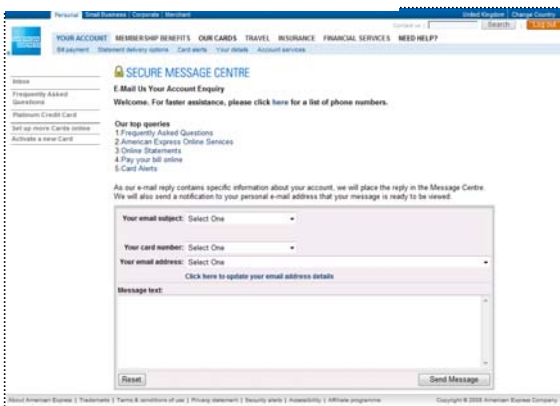
## How can we help you with your business plans?

Much of our work feeds directly into development strategies and business cases. The relationship we have with you as a Dashboard subscriber allows you to:

- See and feel the secure websites of your competitors
- Communicate market insights and developments with ease
- Access knowledge from international markets
- See which products and services competitors are promoting in emails and how they are doing it
- Learn and benefit from your dedicated account manager – an expert in your market

## Support business plans with stimulus material

### Screenshot service



### Marketing emails



### Competitor Data

Card Type	Widened 16th January	Widened 16th January	Widened 16th January	Widened 16th January	Widened 16th January
Cardholder Acquisition (Public Use)	Amex Platinum	MC	Platinum Visa	Platinum Visa	Platinum Visa
<b>Tools &amp; Features</b>					
Track Face Security	✓	NA	✓	✓	✓
Cardholder rate comparisons	✓	✓	✓	✓	✓
Request information / application pack by post	✓	✓	✓	✓	✓
Online price alerts (if T&C, desktop)	✓	✓	✓	✓	✓
Balance Transfer Calculator	✓	✓	✓	✓	✓
<b>Card Type Available</b>					
Amex	✓	✓	✓	✓	✓
MasterCard	NA	✓	✓	✓	✓
Visa	NA	✓	✓	✓	✓
<b>Online Product Applications</b>					
Apply online from main site (new customer)	✓ - OLD	✓ - OLD	✓ - OLD	✓ - OLD	✓
No. of clicks to application (Main homepage to 1st page of app.)	2 Clicks	2 Clicks	2 Clicks	1 Click	2
Digital signature	✓	✓	✓	✓	✓
Downloadable signatures form	✓	✓	✓	✓	✓
Card Protection	✓	✓	✓	✓	✓
Included by default? (Yes, No, Self Select)	NA	NA	Self select	NA	NA
Payment Protection / Card replacement cover	NA	NA	Self Select	Self Select	Self Select
<b>Self Part Endorsements</b>					
Accessibility (screen reader)	✓	✓	✓	✓	✓
<b>Customer Support</b>					
From Cardholder					
Email address	✓	✓	✓	✓	✓
Online form	✓	✓	✓	✓	✓
Secure messaging (Send AT&D received)	✓	✓	✓	✓	✓
Paraphrase option	✓	✓	✓	✓	✓
From Bank					
Email SLA (if member)	NA	NA	NA	NA	NA
<b>Other Data</b>					
F&AS	✓	✓	✓	✓	✓

## 5 Some more answers

### How do you get access to internet banking?

We hold real accounts across the world. These accounts are active with money transferring between them regularly. Most of the accounts have credit cards and savings accounts attached to them.

### How is the Dashboard delivered?

We deliver the service in person giving you the chance to discuss the new developments in the market with us. We provide paper and electronic copies of the Dashboard and Change Summary Report. Electronic copies can be downloaded from our secure login area – [www.mapa-uk.com](http://www.mapa-uk.com)

### What else is in this for me?

- We are independent experts – 20 years in financial services
- The Dashboard is a proven service – see our client list
- We provide great value for money – as rated by our clients

### Don't believe how active we are?

Go to our news section on our site and subscribe to the RSS feeds [www.mapa-uk.com/news.aspx](http://www.mapa-uk.com/news.aspx)

### Want to find out more?

Contact us on +44 (0)20 7727 3130 or visit: [www.mapa-uk.com/competitor-monitoring.aspx](http://www.mapa-uk.com/competitor-monitoring.aspx)

### Want to arrange a meeting?

Email Mark Pavan on [mark@mapa-uk.com](mailto:mark@mapa-uk.com)

### A Dashboard subscription will enable you to:

- Continuously monitor your competitors from a single source
- Stay in line with market developments as the Dashboard changes to suit you needs
- Track departmental or individual performance against internal targets
- Stay well informed and receive timely ad-hoc alerts on competitors' developments

## About us

Mapa specialise in online and mobile retail financial services research. We have a global reach and are experts in our field. We provide a range of services including:

- Competitor Analysis
- Competitor Dashboards
- Consultancy Services
- Insight Reports
- Mystery Shopping
- Research Credits

## Contact us for more details

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Our clients

Internet banking was one of the first commercial sectors to take full advantage of the internet and we at Mapa developed our research and consultancy services within this market as it grew. As internet usage increased, so did our customer base. As we now move in to the mobile space and international markets we expect to see a continued growth.

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