



Mortgages Dashboard Brochure

Contents

- 1.Introduction
- 2.Identifying your competitive position
- 3.Keeping up to date with the market
- 4.Creating sound business plans
- 5.Some more answers
- 6.About us

1 Introduction

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

Before any new development knowing what services and functions are offered by your competitors online 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 Mortgages 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 Mortgages Dashboard



2 Identifying your competitive position

What is a Dashboard?

A Dashboard is an audit of online 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:

- Application
- Decision in principle
- Calculators
- Tools/ guides
- Cross selling initiatives
- Decisioning methods
- Regulatory documents
- Help and getting in touch
- Online servicing
- IFA facilities

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

Compare key competitors

		 Visited 24th November	 Visited 24th November	 Visited 24th November
Customer Retention (After secure login)				
Servicing the Product Online				
Core Product Functions				
Account Overview	Balance	✓	✗	✓
	View statement	✓	✗	✓
Mortgage Servicing	Make payment	✓	✗	✗
	Make underpayment	✓	✗	✗
	Make overpayment	✓	✗	✗
	Take payment holiday	✓	✗	✗
	Change payment date	✗	✗	✗
	Draw down	✓	✗	✗
	Activate offset mortgage	✗	✗	✗
	Credit reassessment request	✓	✗	✗
Other (specify)	✗	✗	✗	
Other Notable Content				
Other				

Identify development opportunities

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

- Alliance and Leicester**
 - Link text that request facility removed from public site
- Bradford and Bingley**
 - No longer offering mortgages due to rationalisation - there is a message on the site for existing customers (p. 6)
- Cheltenham and Gloucester**
 - Having trouble paying your mortgage? page added to public site (p. 7)
 - Moving costs calculator removed from public site
 - Spacial search removed from public site
- Coventry**
 - Payment Difficulties page added to public site (p. 8)
- Direct Line**
 - New page added to site for customers with bad debt looking for a mortgage (p. 9)
- First Direct**
 - Other mortgage page added to site, includes later life E.T. challenge where customers can see how much they could save by offsetting E.T. or more. Customer options and industry search (p. 10-12)
- HBSBC**
 - SmartestHome.co.uk (UK) (UK) has been removed
 - Homebuyer guide removed
- HSBC Direct**
 - Video links added to public site (p. 13)
 - Customers are now able to make overdraft payments and arrange to have a payment holiday through internet banking (p. 14)

3 Screenshots (Cont'd)

- Nationwide** Quick Quote repayment calculator refreshed, no longer able to choose repayment type - results no longer provides quote comparison
- Nationwide** Home loan calculator

Keep up to date with our:

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

5 Trends November 2007 - November 2008

Calculator Changes

- Quick quote removed: Northern Rock (Aug 08)
- Maximum borrowing calculator added: Northern Rock (Nov 08 removed Aug 08)
- Maximum borrowing calculator removed: Halifax (Feb 08)
- Maximum borrowing calculator refreshed: Barclays (Woodwich) (May 08)
- Repayment calculator removed: Northern Rock (Aug 08)
- Repayment calculator refreshed: Nationwide (Nov 08 removed Nov 08)
- Home price calculator added: Nationwide (Nov 08)
- Payment protection calculator removed: Cheltenham and Gloucester (Aug 08)
- Home buyer's guide removed: HSBC (Nov 08), Alliance and Leicester (Aug 08)
- Mortgage finder / decision tree present: Northern Rock (Nov 08), Cheltenham and Gloucester - removed (Aug 08), Intelligent Finance (Nov 08)
- Budget planner added: Yorkshire Building Society (Aug 08)
- Budget and moving costs calculators removed: C&G (Nov 08 added Feb 08)
- Mortgage Jargon Buster: Alliance and Leicester - removed (Aug 08), Nationwide (Feb 08)
- Equity release calculator added: Coventry (May 08)
- Offset mortgage calculator removed: Lloyds TSB (May 08)
- Rate Monitor calculator added: HSBC (May 08 removed Aug 08)
- Financial Problem help added: C&G, Coventry (Nov 08), Barclays (Woodwich), Cheltenham and Gloucester, Northern Rock, Yorkshire Building Society (Aug 08)

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 bank accounts as part of our research and as such we receive marketing emails. As part of you subscription we share relevant 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:

- 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

Marketing emails



ING DIRECT
Feel good
INGDIRECT.CO.UK
0800 183 8088

IS YOUR MORTGAGE RATE INCREASING?

BEHOLD, YOU'RE BEING CALLED FOR FREE TO AN AWARD-WINNING EXHIBITION WITH A GREAT RATE

Dear Sir/ Madam,

Many people are seeing increases to their mortgage payments when coming to the end of their fixed rate mortgage. If you are one of those people who don't you are how much you could save by switching your mortgage to this direct.

Our new free Standard Variable Rate mortgage will only come with a low rate, but has been designed to be simple, flexible and straightforward.

A mortgage with a great rate and flexibility

Get a mortgage with a great rate and flexibility

6.59%
Fixed for 2 years
Standard Variable Rate

6.8%
Fixed for 2 years
Standard Variable Rate

See for yourself if ING DIRECT can save you money

FOR MORE DETAILS OR TO GET A QUOTE VISIT INGDIRECT.CO.UK OR CALL 0800 183 8088

Competitor Data

	Abbey	Alliance Leicester	the WOOLWORTHY
Dashboard Refinement (After secure login)			
Servicing the Product Online			
View statement			
Account Overview	Balance	✓	X
Account Overview	View statement	✓	X
Mortgage Servicing	Make payment	✓	X
Mortgage Servicing	Make overpayment	✓	X
Mortgage Servicing	Take payment holiday	✓	X
Mortgage Servicing	Change payment date	✓	X
Mortgage Servicing	Draw down	✓	X
Mortgage Servicing	Activate offset mortgage	✓	X
Mortgage Servicing	Overall reassessment request	✓	X
Mortgage Servicing	Other (openly)	✓	X
Other Notable Control	Other		

5 Some more answers

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

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

Want to find out more?

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

Want to arrange a meeting?

Email Mark Pavan on 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

- Mark Pavan
- Managing Director
- mark@mapa-uk.com
- +44 (0) 20 7727 3130

Subscribe to our feeds

Keep up to date with what is new in online and mobile financial services.

Visit www.mapa-uk.com



The screenshot shows the Mapa website interface. At the top, there is a navigation menu with links for 'who we are', 'what we do', 'news & press', 'our clients', 'jobs', and 'contact us'. The 'our clients' section is highlighted. Below the navigation, there is a 'Get in Touch' button with contact information: mark@mapa-uk.com and T: +44 (0)20 7727 3130. To the left, a 'recent news' sidebar lists three articles with dates and titles, each with a 'read more' button. The main content area is titled 'Our clients' and contains a paragraph of text followed by a grid of logos for various financial institutions and services, including Alliance Leicester, Abbey, ABN-AMRO, alliancetrust, AXA, American Express, Barclaycard, Bupa, C&G, Churchill, Coutts, Deutsche Bank, Direct Line, esure.com, HBOS plc, ICA, ING, Intelligent Finance, Legal & General, Lloyds TSB, mbna, privilege, TESCO, RBS, Sainsbury's Finance, Standard Life, and Swedbank. At the bottom, there is a footer with a site map and copyright information.