



Savings Dashboard Brochure

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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 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 Savings 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 Savings 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 100 features across:

- Product information
- Promotions
- Tools and calculators
- Information and advice
- Account opening
- Servicing other products
- Online servicing
- Transfers
- Help and getting in touch
- Customisation

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

	Abney	Alliance Leicester	BARCLAYS	BM
Customer Retention (After secure login)				
Enabling the Product Online				
Login Security / Authentication				
3rd value	✓	✓ - Only required when not on recognised computer	✓	✓
Partial 3rd value	✗	✗	✗ - partial 3rd value *	✗
Last login details displayed upon login	✓	✓	✓	✗
Enabling the Product Online				
Core Product Functions				
Request RBS form	✗	✗ - main site	✗	✗
Request section 352 certificate	✗	✓	✗	✓
Fraud promise	✓	✓	✓	✓
Change personal details	✓	✓	✓ - only with ID Priority	✗ - by post
Historical rate information	✗ - main site	✗ - main site	✗ - main site	✗ - main site
Request brochures	✗	✗	✗	✗
Branch locator	✗ - main site	✗ - main site	✗ - main site	NA
Turn off paper statements	NA	NA	✗	NA
Interest payment notification alerts (email or SMS)	✗	✓ - Email	✗	✗
Online account closure	Phone	✗	Phone or form on main site	✓
Internal Transfer				
Transfer now	✓	✓ - One nominated account	✓	NA
Transfer later	✗	✓ - One nominated account	✓	NA
Transfers to any Current Account				
Quickest possible time to complete transfer	Immediate	Same day to Alliance & Leicester Account, 3 days to account held with other financial institution.	Immediate	4 banking days
Direct Payments to 3rd party (account)				
Transfer now	✓	✓ - One nominated account	✗	✓ - One nominated account

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

- Abbey**
 - Secure your savings with Abbey - write backed by one of the world's largest banks message displayed on the public and secure site (p.7)
 - Super Fixed Rate Reward Saver added to savings range (p.8)
 - Response now also available on Sunday from 10am to 5pm
- Alliance & Leicester**
 - Write backed by one of the world's largest banks message displayed on public site page (p.8)
 - eSaver (p.8) draw - when at least £10,000 in eSaver on the 31st of December 2008, customer will have a chance to win £10,000 cash (p.10)
- Birmingham Midshires**
 - Direct award over Fixed Rate Bonds can no longer be applied for on the public site - application can be submitted via application form
- Cabot**
 - Secure your savings with Cabot - write backed by one of the world's largest banks message displayed on Cabot public site homepage (p.10)
 - 12 month bond/issue (1) not currently on sale - application removed from public and secure site
- Citibank**
 - Message displayed on the public site following the base rate reduction we are reviewing our product range - please visit our web site again in a few days for further information (p.12)
 - On internet login screen changes to login screen and online help section are announced (p.13)
- Egg**
 - Savings account maximum deposit in first 12 months now £100,000 after 12 months there is no limit. Previously the limit was £20k
 - Guaranteed Equity Share temporarily added to savings product range. Product is for existing savings customers only and can be applied for when internet banking (p.14)

3 Screenshots (Cont'd)

Marketing emails from Alliance & Leicester and eSaver Issue 2 are shown with red dashed boxes highlighting specific elements.

Keep up to date with our:
Change Summary Reports
New change list
Development trends
Screenshots
Email alerts

5 Trends November 2007 - November 2008

Functionality Trends

- Enhanced website / security:**
 - New look secure site: Northern Rock (Nov 08), HSBC (Nov 08), ING Direct (May 08), Nationwide (Nov 08), Northern Rock (Feb 08), HSBC (Dec 07), First Direct (Nov 07)
 - New look secure site: Northern Rock (Jan 08), Northern Rock (May 08), Nationwide (Feb 08), HSBC (Dec 07), Citibank, First Direct (Nov 07)
 - New log in process: Citibank (Feb 2007)
 - Card reader launched: Nationwide (May 07)
 - Last login details displayed: ING Direct - removed, Sainsbury's Bank - added (Nov 2007)
 - Other security: ABL - Security Learning Centre (Dec 07), Nationwide - extra security questions for payments, Halifax - security alert (Nov 07)
- Tools / calculator public site:**
 - Savings calculator: Sainsbury's Bank (Feb 08), Barclays (Nov 07)
 - Account comparison: Northern Rock (Aug 08), Nationwide (Feb 08), Lloyds TSB, HSBC, TFF (Nov 07)
 - Savings guide: Halifax - MoneySense, RBS - MoneySense (Nov 07)
 - Competitor rate comparison: TFF (May 08), Sainsbury (Feb 08)
 - Link - calculator: TFF - Savings Tools and Tips (Aug 08)
 - Other Barclays - LISA (Euros Calculator) (Aug 08)
 - Removed tools / calculator: Danske - Savings Guide PDF (Nov 08) RBS - savings calculator, TFF - savings guide calculator & savings guide (Nov 07)
- Core product functionality within:**
 - Payments to third party accounts: TFF (May 08)
 - Statements: Northern Rock - not used report (Aug 08)
 - Account transfer added: First Direct (Feb 08), Lloyds TSB - Save the Change (May 07), First Direct (Nov 07)
 - Account closure: Nationwide (Feb 08), Northern Rock (Nov 07)

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 with your competitors and as such we receive marketing emails from them. As part of you 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

Marketing emails

Screenshot service



Competitor Data

	Abbey	Alliance Leicester	BARCLAYS	BSA
Customer Retention (After secure login)				
Link to the Product Order				
Log In Security / Authentication				
Log In Credentials	3rd value	✓ Only request email and an associated computer	✓	✓
Partial 3rd value	✗	✗	✗ - partial 3rd value *	✗
Last login details displayed upon login	✓	✓	✓	✓
Breaking the Product Order				
3rd Party Product Order				
Request RBS form	✗	✗ - main site	✗	✗
Request section 352 certificate	✓	✓	✓	✓
Fraud promise	✓	✓	✓	✓
Change personal details	✓	✓ - only web 3rd party	✗	✗ - 3rd party
Historical rate information	✗ - main site	✗ - main site	✗ - main site	✗ - main site
Request brochures	✗	✗	✗	✗
Branch locator	✗ - main site	✗ - main site	✗ - main site	NA
Turn off paper statements	NA	NA	✗	✗
Interest payment notification alerts (email or SMS)	✗	✗	✗	✗
Online account closure	Phone	✗	Phone or form on main site	✓
Internal Transfer				
Transfer now	✓	✓ - One nominated account	✓	NA
Transfer later	✗	✓ - One nominated account	✗	NA
Transfers to any Current Account				
Quickest possible time to complete transfer	Immediate	Same day to Alliance & Leicester Account, 3 days to account held with other financial institution	Immediate	4 banking days
Interest Payments (to 3rd party)				
Transfer now	✓	✓ - One nominated account	✗	✓ - One nominated account

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. Some of the accounts include current accounts and credit cards.

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

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The screenshot shows the Mapa website interface. At the top, there is a navigation bar with the Mapa logo (online competitor intelligence) and a search bar. Below the navigation bar, there are several menu items: 'who we are', 'what we do', 'news & press', 'our clients', 'jobs', and 'contact us'. The main content area is divided into two columns. The left column features a 'Get in Touch' button with contact information (mark@mapa-uk.com, T: +44 (0)20 7727 3130) and a 'recent news' section with three articles, each with a 'read more' button. The right column 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 of the page, there is a footer with a navigation menu and copyright information.