



Best Practice in Online Financial Services **Helping Customers Get Closer to Their Finances**

Contents

1. Introduction
2. Screenshots included
3. Example
4. Cost, next steps and about Mapa

Introduction

In the current economic climate, banking customers feel an increasing need to stay connected to their accounts. Research by Javelin Strategy & Research in September 2009 has shown that with the recession getting a tighter grip on consumer finances, eight out of ten USA banking customers have adopted a money management system of some sort. This could be tracking expenditure and spending within Internet Banking, using excel or through online personal finance websites.

Mapa have produced a short 30 page report that looks at how financial services providers have taken steps to enable customers to get closer to their finances, through the deployment of interactive tools and educational content. Individual screenshots are accompanied by related commentary, and there are separate market and consumer context and Mapa comments sections.

This document provides an outline of the report contents and invites you to purchase a copy.

Why should I buy this report?

Mapa reports are known for their intensity of screenshots and honest independent view of the market.

Buying this report will:

- Help you generate new ideas
- Inspire your development teams
- Plan future online developments
- Support existing online strategies
- Provide examples of functionality outside your immediate market

What is included in the report?

The report consists of three sections:

1. Market and consumer context
2. Best practice screenshots
3. Mapa comments

The screenshots include examples of online money management tools and educational content from the following areas:

- Public site pages
- Internet Banking
- Secure money management sites provided by banks and others

Countries included:



2 Screenshots Included

Site	Description	Page
<u>Public site</u>		
US Bank	Learn microsite with personal finance info and tools. Financial health check tool.	5
US Bank	Interactive student microsite explains banking and financial planning	6
UK Bank	Financial Planning section on public site with money management info, tools and calculators. Information can be saved. Financial Health Check and interactive meetings	7
UK Bank	Microsite includes info and tools for savers, students and financial guidance	8
Dutch Bank	Financial education on public site including video and financial barometer	9
UK Assurer	My Budget Day microsite info and tools for people with different life styles	10
<u>Internet Banking</u>		
US Bank	Information and tools around products and services within Internet Banking	11
US Bank	My Portfolio shows net worth, allows track spending, set up budget, create graphs and charts. Customers can also view emails, news, rewards and bill reminders	12
Finnish Bank	My Economy budgeting tool including cash flows and diagrams	13
Dutch Bank	TIM budget tool including option to compare expenditure with other users	14
UK Credit Card Co.	Secure online account servicing track and manage spending	15
<u>Other secure sites</u>		
Swedish Bank	The financial compass microsite includes tools, guides, exercises and podcasts. Registered users can use, save and amend budgeting tools and set up savings goals	16
Australian Bank	Money Manager account aggregation, view full net worth including non-financial wealth, extensive budgeting tools and email alerts are available	17
US Bank	Planning spending and borrowing on credit card accounts	18
<u>Non-banks secure sites</u>		
US Aggregator	Account aggregation with categorised balances and transactions, trends and budgets.	19
US Aggregator	Further offers mobile application, financial game and a blog	20 - 21
US Aggregator	Account aggregation, set up goals, online community, comparisons to other spenders	22 - 23
US Aggregator	Money management site including option to compare spending with community	24
US Aggregator	Springboard enables banks to offer the money management tools	25
US Aggregator	iPhone application to view accounts and transactions including graphs. Spending can be monitored through editing, categorising and tagging purchases	26

3 Example

Ålandsbanken (Finland): 'My Economy' - easy to use budgeting tool within Internet Banking which give customers complete view of transactions for a defined time period. Customers can choose which accounts to include, specify the time period and select transaction categories. Income and expenditure per category is separately displayed in a diagram together with a cash flow chart.

Option to choose accounts to include and time period

Income / expenditure amount per category stated

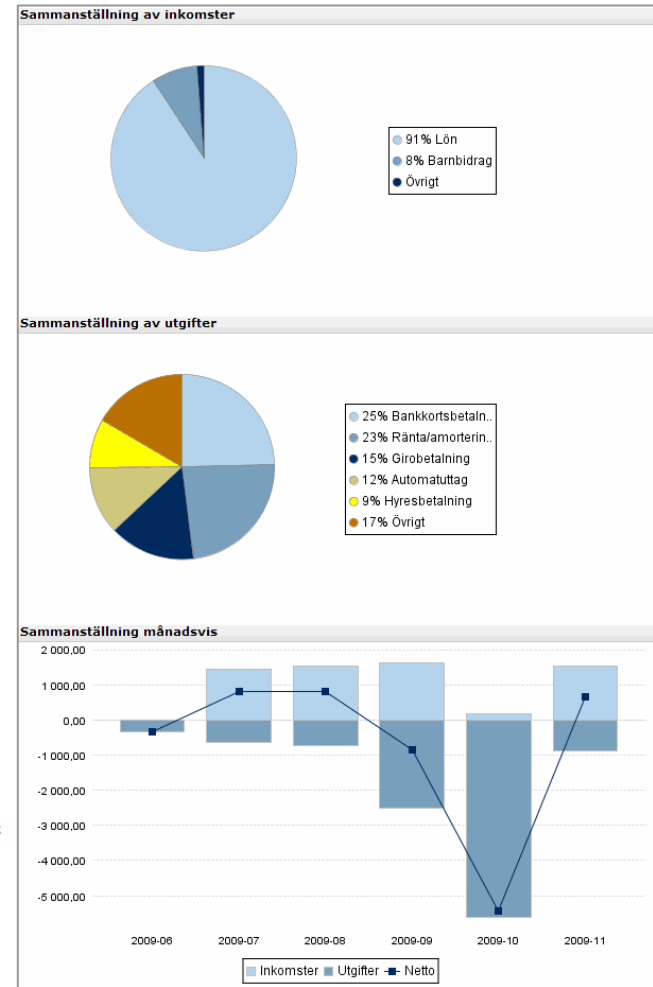
Sammanställning av inkomster		Dölj
Lön	5 753,80	<input type="checkbox"/>
Barnbidrag	510,90	<input type="checkbox"/>
Dividender	75,00	<input type="checkbox"/>
Sammanställning av utgifter		Dölj
Bankkortsbetalning	-2 636,42	<input type="checkbox"/>
Ränta/amortering	-2 500,00	<input type="checkbox"/>
Girobetalning	-1 595,50	<input type="checkbox"/>
Automatuttag	-1 260,00	<input type="checkbox"/>
Hysesbetalning	-920,00	<input type="checkbox"/>
Övrigt	-1 777,01	<input type="checkbox"/>
Totalt ut	-10 688,93	
Totalt in	6 339,70	
Netto	-4 349,23	

Sammanställning summerad per månad			
	Ut	In	Netto
juni, 2009	-335,67	0,00	-335,67
juli, 2009	-636,02	1 438,45	802,43
augusti, 2009	-730,70	1 538,45	807,75
september, 2009	-2 502,00	1 638,45	-863,55
oktober, 2009	-5 600,57	180,45	-5 420,12
november, 2009	-883,97	1 543,90	659,93
Totalt	-10 688,93	6 339,70	-4 349,23

Option to choose accounts to include and time period

Income / expenditure amount per category stated

Summary of income of expenditures for the chosen time period



Income per category

Expenditures per category

Cash flow chart

Cost, Next Steps and About Mapa

Cost:

£1,500 zero rated for VAT (or €1,500); Cost includes electronic copies of the full report

Next Steps:

If you would like to order this report, or if you have any questions, please contact Mark Pavan on +44 (0) 20 7727 3130 or via email:

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About Mapa:

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

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Mapa's Clients