



Best Practice in Online Financial Services **Connecting With Customers Through Their Mobiles**

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Introduction

Introduction

Mobile banking is gaining importance as customers are looking to monitor their finances more closely in a difficult financial climate. Research conducted in May 2009 by Monilink and The Future Foundation showed that more than half of the 1,000 UK customers are checking their balances more regularly. This is a 10 percent increase from October 2008. The researchers see this as a long-term trend as customers increasingly seek convenient, fast and secure ways to manage their finances.

Mapa have produced a short report that looks at the mobile and SMS services of financial services providers worldwide. A small group of innovators have been showing the way in this field. Individual screenshots of live applications 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 in the following areas:

- Mobile banking using mobile internet
- Mobile banking applications for smart phones and the iPhone
- SMS services such as alerts and making payments via SMS
- Other interesting mobile examples

Countries included:



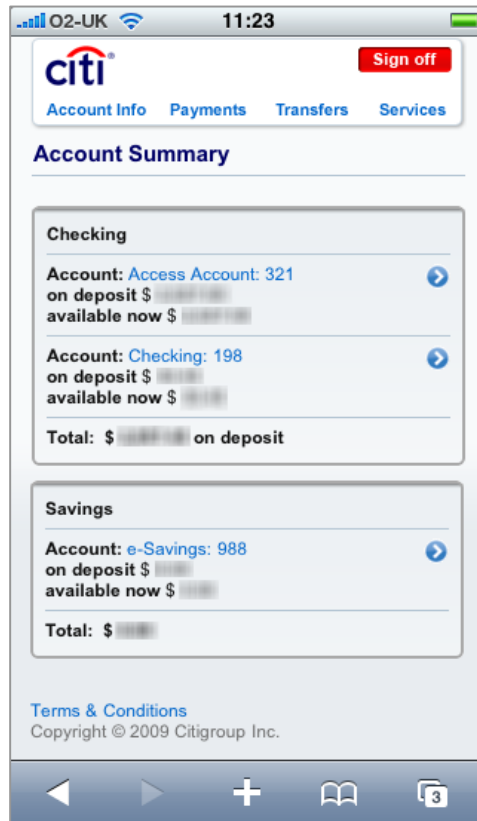
2 Screenshots Included

Site	Description	Page
<u>Internet</u>		
US Bank	Free mobile web service. Customer login using Internet Banking details	6
US Bank	Mobile for smartphones login using their internet banking login details	7
UK Credit Card Provider	Mobile internet service including setting up alerts and changing personal preferences	8
<u>Applications</u>		
UK Bank	Mobile Banking Pack including Monilink application. Most advanced Monilink application also allowing internal transfers	9/10
UK Bank	International money transfer using Monilink application for certain account holders	11
US Bank	Mobile for the iPhone. Customers login using a telephone access code. Unique feature is making external payments	12
US Bank	iPhone application. Interesting features include monitor credit activity and changing account preferences	13
Spanish Bank	iPhone application. Interesting feature includes making external payments to any account	14
<u>SMS Services</u>		
US Bank	Extensive range of SMS alerts including cheques cleared and credit card payment due	15
UK Bank	Text Banking SMS subscription. Customers can set up statement, balance and payment alerts	16
Dutch Bank	Rabo SMS Betalen ('Payments') allows users to send money via SMS or mobile application	17/18
UK Credit Card Provider	Free payment due date reminder by SMS. Payments can be made by replying to the SMS	19
<u>Non-Account Servicing Options</u>		
UK Bank	Request service by text message, for example ordering a replacement PIN for their debit card	20
Swedish Bank	SMS confirmation when documents are received and processed for unsecured loan applications	21
Swedish Bank	Mobile tool to calculate monthly housing cost	22
Swedish Bank	Mobile feedback form on mobile banking service available	23/24
US Bank	iPhone application for depositing cheques for customers who are eligible for credit	25
International Credit Card Prov	ATM Hunter iPhone application. The application also contains financial tips	26
Dutch Bank	ATM locator application. Using the phone's camera the nearest ATM will be marked on screen	27

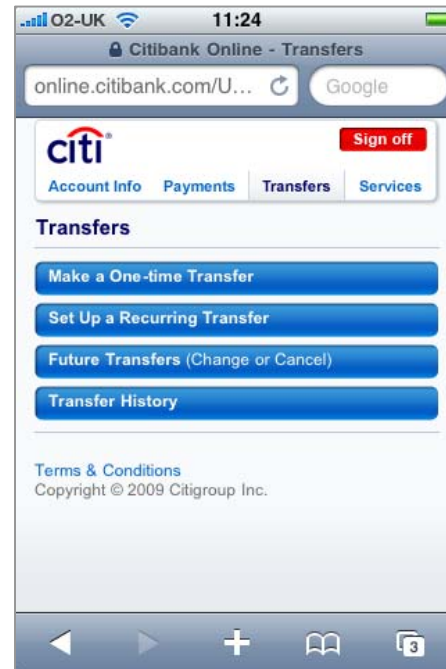
3 Example

Citibank (USA): Mobile Internet service 'Citi Mobile for smartphones' introduced in July 2009. Customers go to citi.com on their mobile phone and login using their internet banking login details (User ID + password).

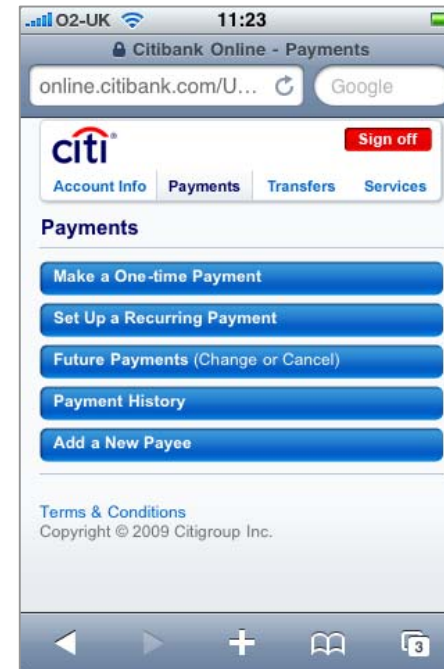
Landing page after login



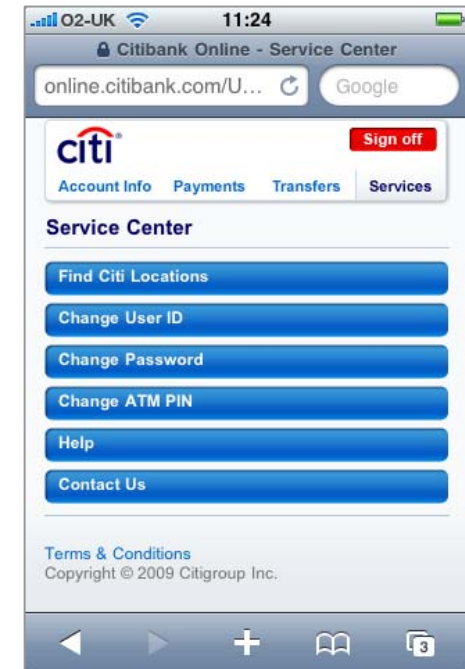
Transfers section



Payments section



Services Center section



Citibank's Mobile Internet Service offers the following features:

- View balances on multiple accounts
- Transfer money internally
- Make payments to individuals and business in the USA
- Setting up new payees
- Setting up recurring transfers / payments
- Change User ID, password and ATM PIN

Cost, Next Steps and About Mapa

Cost:

£995 zero rated for VAT (or €995); 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