

Lotus knows.

Smarter software for a Smarter Planet.

Exceptional Web Experience – Expanding the Boundaries of Banking

Gary McBride | Global IBM Web Experience Software Leader – Banking

Kuala Lumpur 25 March 2010



CREATED WITH LOTUS® SYMPHONY™



lotusknows.com

Agenda

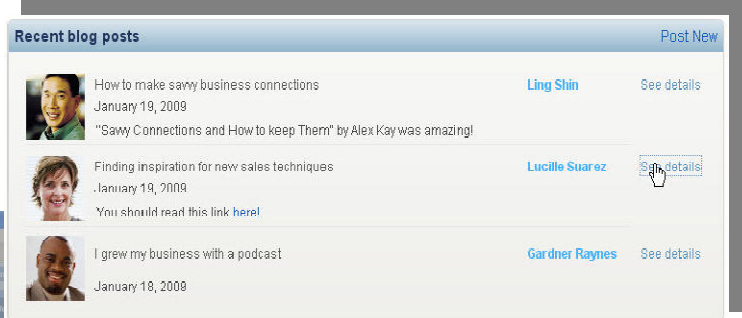
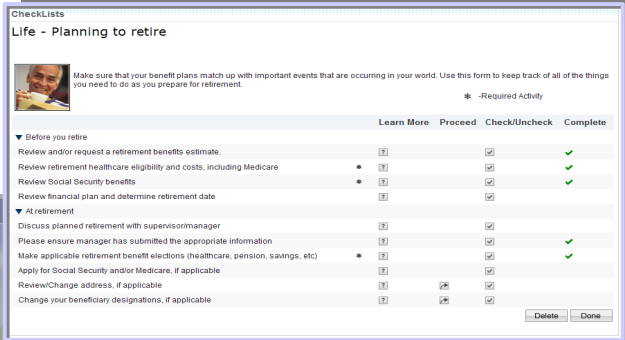
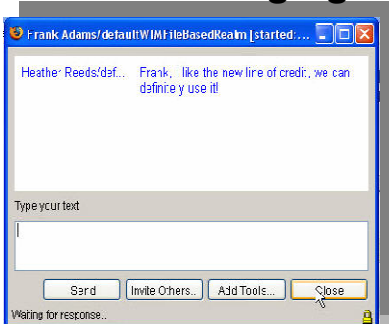
- Banks Need an Exceptional Web Experience
- IBM Delivers Value to Many Banks
- Wrap-up & Next Steps

Lotus knows.

Smarter software for a Smarter Planet.

User Contribution enriches Web Experience

Instant Messaging



Workflow



Blogs

Dashboards

New Business Workshop
03 Feb 2008, Noon-5pm
Town Hall Commons
Get in contact with and find valuable business resources.
More Info

Universal Task List

Refresh

Title	Modification date	Due date	Application
New Hire checklist	29-01-2009	3/17/09 12:00 AM	Checklist
Loss of a family member	19-02-2009	4/19/09 12:00 AM	Checklist
Life - Planning to retire	19-02-2009	4/20/09 12:00 AM	Checklist

Task List

Authoring

Experts on this Topic

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Vijay_Nehry@innovations.com

Experts

Related Content

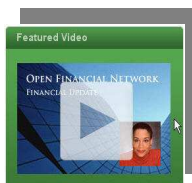
- Building the Best Team
Published Mon Jan 08, 2008, 5:34PM
- Credit as Easy as 123
Published Mon Jan 08, 2008, 5:34PM
- Developing your Inner Entrepreneur
Published Mon Jan 08, 2008, 5:34PM
- OFN Technology helps you grow
Published Mon Jan 08, 2008, 5:34PM
- 5 Steps to Success
Published Mon Jan 08, 2008, 5:34PM

Personalized Content

My Workgroup

- We need to add more recommendations
Created By: Ling Shin | Updated: 12/16/2008
- Customers loves the personalization!
Created By: Lucille Suarez | Updated: 12/16/2008
- More online resources needed
Created By: Gardner Raynes | Updated: 12/16/2008
- One of my customers really likes the Community Features
Created By: Ron Espinosa | Updated: 12/16/2008
- We're recording more webcasts. Check out the schedule...
Created By: Ed El-Amon | Updated: 1/9/2008
- Try out the new community features!
Created By: Amar Srivastava | Updated: 1/18/2008

Communities



Video

Mashup

Lotus knows.

Smarter software for a Smarter Planet.

WebSphere Portal – Integration Excellence

Seamlessly Combines Internal & External Applications/Services

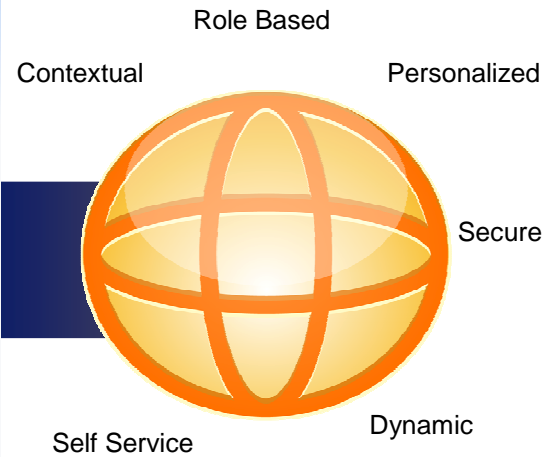
Applications

Content

Cloud

Collaboration

Consumer



Combined with Web 2.0 & social capabilities, employee intranets & partner extranets help drive better business outcomes

Web Experience Software

Addresses Top Imperatives for Banks

Improve customer care and insight

Manage governance, risk and compliance

Increase operational efficiency

1 **Improve Customer Care and Insight** *through Rich User Experience*

- Account information, customer service, targeted marketing tailored for each customer
- Interactive, integrated search and help
- Built-in Web 2.0 online collaborative experience

2 **Increase Operational Efficiency** *by Maximizing Existing Assets*

- People, processes and data are all linked by Portal
- Empower everyone with managed content they need in a format they understand
 - To all channels, mobile, web, desktop clients
- Portlet Factory speeds up portal delivery

3 **Manage Governance, Risk and Compliance** *through Transparency and Standardization*

- Integration at the glass streamlines cross-department productivity
- WebSphere Portal is the 7-year Portal market leader
- IBM at the forefront of major business innovations: SOA, Web 2.0, Enterprise Mashups

**From interviews of Americas, EMEA and AP retail banking leaders (October 2008 – January 2010)*

Portal + Collaboration Address Banking Needs

- **Who is using Portal?**

- Online Customers
- Tellers
- Customer Service Reps
- Payment Managers
- Risk Analysts
- Sales/Marketing
- Human Resources

- **How is Portal being used?**

- Customer-service gateways
- Employee intranet
- Evaluation information aggregation
 - Marketing campaigns
 - Investment opportunities
- Back-office process consolidation
 - Payment processes
 - Auditing
- Hot-button dashboards
 - Event notification
 - News aggregation



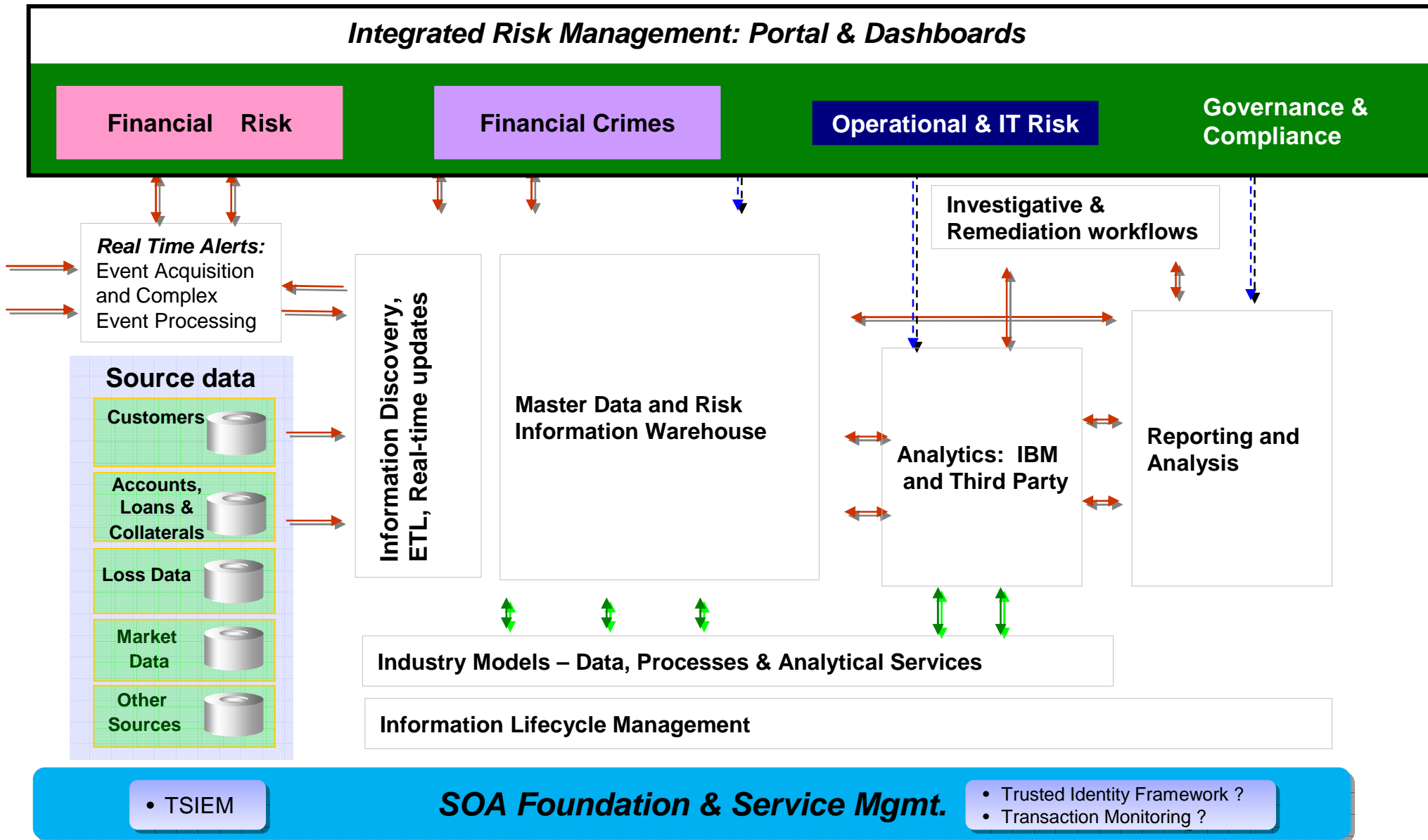
A common view to Payments, Commercial, Treasury Systems

The screenshot displays a complex financial dashboard titled "Treasury Web" for "One Rabobank (Afdeling)". The interface includes a navigation bar with tabs for "FX/Interest Rates", "FX Spot", "Derivs & Depos", "News", and "Cash & Trade".

On the left side, there are two tables. The top table shows a comparison of "Last", "Actual", and "Yielded %" values. The bottom table is a currency exchange rate table with columns for GBP, CHF, CAD, AUD, NZD, and SEK, and rows for various currency pairs.

The main central area features a "One" logo and a "virgil" logo. Below these, there is a "Total ATR" section and a "Chart" window displaying a line graph of financial data over time. To the right of the chart, there are "News" and "Chart" sections with lists of recent financial news items and another line graph.

IBM Integrated Risk Management (IRM) Portal Dashboard



Fraud Detection & Banking Mashups

Payment & Transfer Fraud Mashup

Home Page | Account & Transaction Detail

Go to Edit | Search All

alert_id	alert_type	alert_type_description	alert_description	alert_status
1001	Check fraud			OPEN
1002	Wire transfer fraud			ASSIGN
1003	Counterfeiting			ASSIGN
1004	Duplicate Transfer fraud			ASSIGN
1005	Wire transfer fraud			ASSIGN

Payment News RSS

1A Look at Conficker
In an article titled "Defying Experts, Rogue Computer Code Still Lurks", John Markoff writes for the New York Times about.....

2Headline News - August 27, 2009
Get Rich Slowly: How to Choose the Right Bank Account
TechCrunch: Nokia Eyes Emerging Markets With Obopay-Powered Payment.....

3Indic: Airtel Launches mCheck to Commerce services on MeeGo

AllPay News RSS - Fraud and Security

1Hypercom's HBNet Transaction Transport Service Gains Third Consecutive PCI Certification with igxglobal
SCOTTSDALE, Ariz., August 19, 2009 () - Hypercom Corporation (NYSE: HYC) today announced that its HBNet high speed trans.....

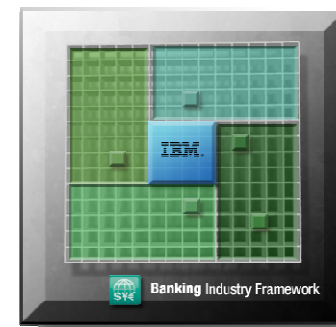
2ATTEMPTED CARD-NOT-PRESENT FRAUD ON THE RISE IN CHINA
Change Is Afoot for China's Payment Market

3MyLife.com Selects Accertify for Online Fraud Prevention
Interceptas Platform to Support Company's Continued Growth in the Emerging People Search Market

4Prosecutors say man stole 130M credit card numbers
By DEVLIN BARRETT (AP)

5Trustee Warns of Huge Security Hole on the Internet

Alert Aging Information

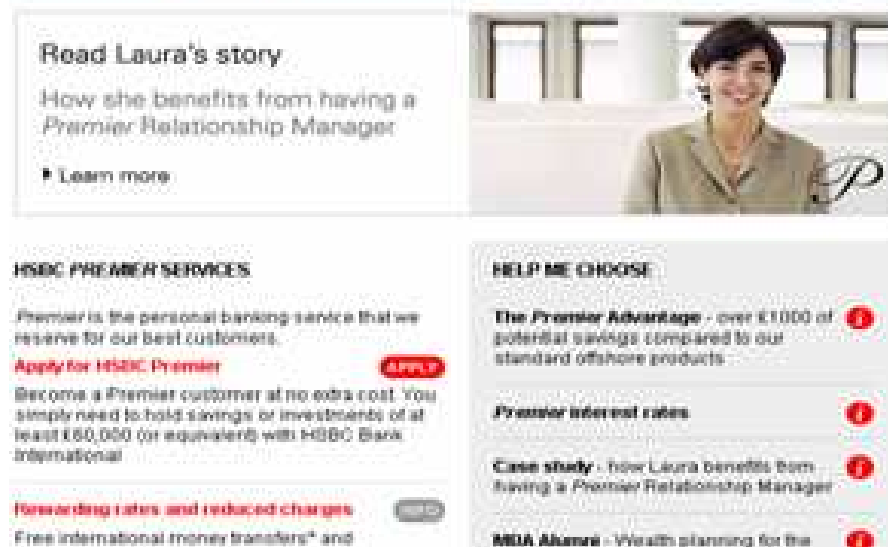


Agenda

- Banks Need an Exceptional Web Experience
- IBM Delivers Value to Many Banks
- Wrap-up & Next Steps

HSBC – Global Customer Service

- *running the brand on WebSphere Portal*



- Over 50 million customers
- Personalized content based on account level and usage
- Regionalized content delivered to over 40 countries/languages
- Scalability to meet increased demand
 - > 50K concurrent user capacity at one site alone
- Portal supports lines of business:
 - Personal Financial Services
 - Corporate Banking
 - Payments
 - Insurance
 - Premier
 - Stock Trading

<http://www.hsbc.com>

HSBC – Targeted Selling

WebSphere Portal and Content Management allow marketers to create campaigns dynamically



- Ability to test-market campaigns *before* general availability
- *Give customers an offer they want to see*
- Increase upsell / cross-sell

Four identical offers, test-marketed

Portal click-through tracking gave real-time data

HSBC can go to market with best offer

Which picture had the best click thru rate on the Home Page?

A		B	
C		D	

1.75%

2.30%

35% Difference Between Best & Worst

1.71%

23% uplift just from changing a door color! Who would have guessed?

1.88%

The optimized content can be anything – image, text, links or tools

HSBC Hong Kong – *Bringing Mobility to Banking*

The screenshot shows the HSBC Hong Kong website interface. At the top, there is a navigation menu with links for Home, Personal, HSBC Premier, Commercial, Corporate, MPF, About HSBC, Careers, and Contact us. The HSBC logo and tagline "The world's local bank" are prominently displayed. A search bar is located on the right side. Below the navigation, there is a sidebar with a "Personal" menu containing links for HSBC Premier, Banking, Investments, Cards, and Mortgages. The main content area features a "RetireEnrich Protection Plus" advertisement with the text "Enjoy a steady income even after retirement" and "Successfully enroll to enjoy HK\$800 supermarket coupons". A central orange-bordered box highlights a mobile banking advertisement titled "Mobile Business Banking available at HSBC Hong Kong". This advertisement includes a date and time stamp, a star rating of 5 out of 5, a photo of two women at a laptop, and a list of service highlights: "Access your account details", "View up-to-date account balances", and "View transaction history". The text in the advertisement describes the mobile service's functionality and compatibility with BlackBerry devices. At the bottom of the advertisement, a URL is provided: "Mobile Website for HSBC Commercial Banking: <https://mobile.commercial.hsbc.com.hk>".

Hong Kong Home Personal HSBC Premier Commercial Corporate MPF About HSBC Careers Contact us

HSBC The world's local bank Search: GO 中文

Personal

- ▶ HSBC Premier
- ▶ Banking
- ▶ Investments
- ▶ Cards
- ▶ Mortgages


Enjoy a steady income even after retirement

RetireEnrich Protection Plus

Successfully enroll to enjoy HK\$800 supermarket coupons

Mobile Business Banking available at HSBC Hong Kong

November 24, 2008 at 11:23 pm · Filed under [Software](#) ★★★★★ (5 votes, average: 5 out of 5)

 **Service Highlights**

- Access your account details
- View up-to-date account balances
- View transaction history

Though this mobile service does not provide that much in functions than just passive access it is a step forward. It helps to check on the go if a customer paid invoice number #4711 already or not. The service works pretty well with the BlackBerry Curve 8320 browser (which I used for testing) but it should work on new BlackBerry devices like the Bold, Flip and Storm as well.

Mobile Website for HSBC [Commercial Banking: https://mobile.commercial.hsbc.com.hk](https://mobile.commercial.hsbc.com.hk)

<http://www.blackberryinsight.com/2008/11/24/mobile-business-banking-available-on-hsbc/>

Increasing Efficiency Globally

Business Challenge

As a worldwide enterprise, HSBC had been running its business and IT operations independently across different geographies. Wanting to take advantage of its size and economies of scale, the financial institution launched an initiative designed to migrate the enterprise from several moving parts to one cohesive unit.

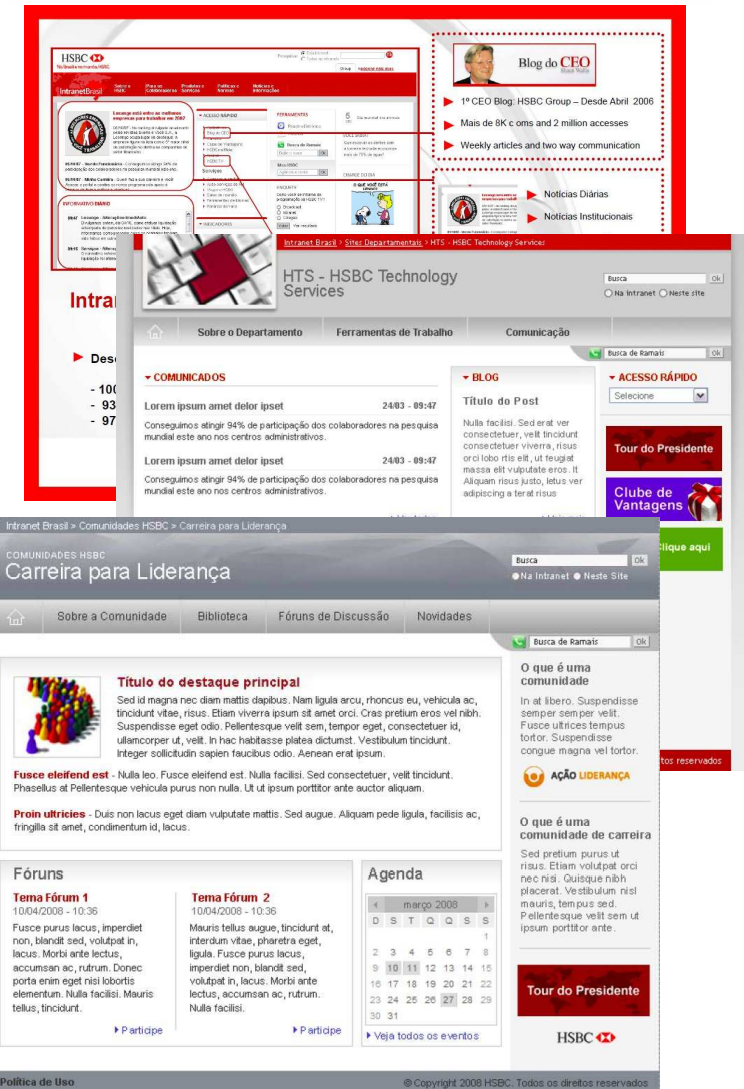
A component of the initiative was to standardize the enterprise's messaging and collaboration platform, which would help cut costs and drive business growth. The company had been using IBM Lotus solutions since the mid 1990s, and it wanted to either refresh its environment with the latest in Lotus technology or migrate to a new vendor that could help it achieve enterprise wide standardization.

Solution

As a long-time IBM Lotus software and Microsoft Office client, HSBC decided to compare the two IT authorities' solutions and choose the best messaging platform between them. Using a defined decision-making process, the company chose the IBM offering as the best option because of the IBM solution's enterprise-class, next-generation capabilities and its ability to run enterprise wide operations on a centralized server environment, which is the direction that the bank plans to go. Functionality, scalability, standardization and cost were primary considerations in choosing Lotus products.

Benefits

- More effective collaboration and reduced travel costs.
- Faster identification of resources thanks to accurate and richer contact information for colleagues across the different geographies.



Sparda Bank

One Portal for All

- 3 Million Bank Customers in 12 regional banks
- 1.5 Million Internet Banking Customers
 - Of which around 1 Million are regular users, resulting in
 - 10 Million sessions / month
- Sparda needed a single Portal
 - For customers; for employees
- WebSphere Portal's high performance
 - Exceeded Employees' requirements
 - Exceeded Customers' expectations



Availability of banking systems critical to success and acceptance

Performance

	Performance	Avg [s]	Min [s]	Max [s]	Std.Dev.	Histogram
<input checked="" type="checkbox"/> Transaction Response Time		18,46	0,13	23,66	2,51	
Page Times						
	Performance	Avg [s]	Min [s]	Max [s]	Std.Dev.	Histogram
<input type="checkbox"/> Average Page Time		3,09	0,10	10,62	1,88	
<input type="checkbox"/> Internet_Portal_SPB_DSL_01_Verbinden	100,00	2,31	0,10	3,59	0,23	
<input type="checkbox"/> Internet_Portal_SPB_DSL_02_Anmeldung	100,00	2,68	2,42	5,22	0,39	
<input type="checkbox"/> Internet_Portal_SPB_DSL_03_Abmeldung	100,00	1,05	0,88	2,28	0,13	
<input type="checkbox"/> Internet_Portal_ZVB_SPB_DSL_01_Ueberweisung_Formularaufruf	100,00	2,83	2,65	4,67	0,19	
<input type="checkbox"/> Internet_Portal_ZVB_SPB_DSL_02_Ueberweisung_Ablehnung	93,49	6,55	3,40	10,62	2,02	
<input type="checkbox"/> Internet_Portal_ZVB_SPB_DSL_03_Empfaengerliste	100,00	3,13	2,84	4,69	0,22	
Custom Timers						
	Performance	Avg [s]	Min [s]	Max [s]	Std.Dev.	Histogram
<input type="checkbox"/> Internet_Portal_ZVB_SPB_DSL_Session_komplett		18,58	15,41	23,64	2,01	

Show Comparison Report Add to Comparison Report Select all Deselect all Show Boundary 2 Violations

Royal Bank of Scotland – Multiple Brands

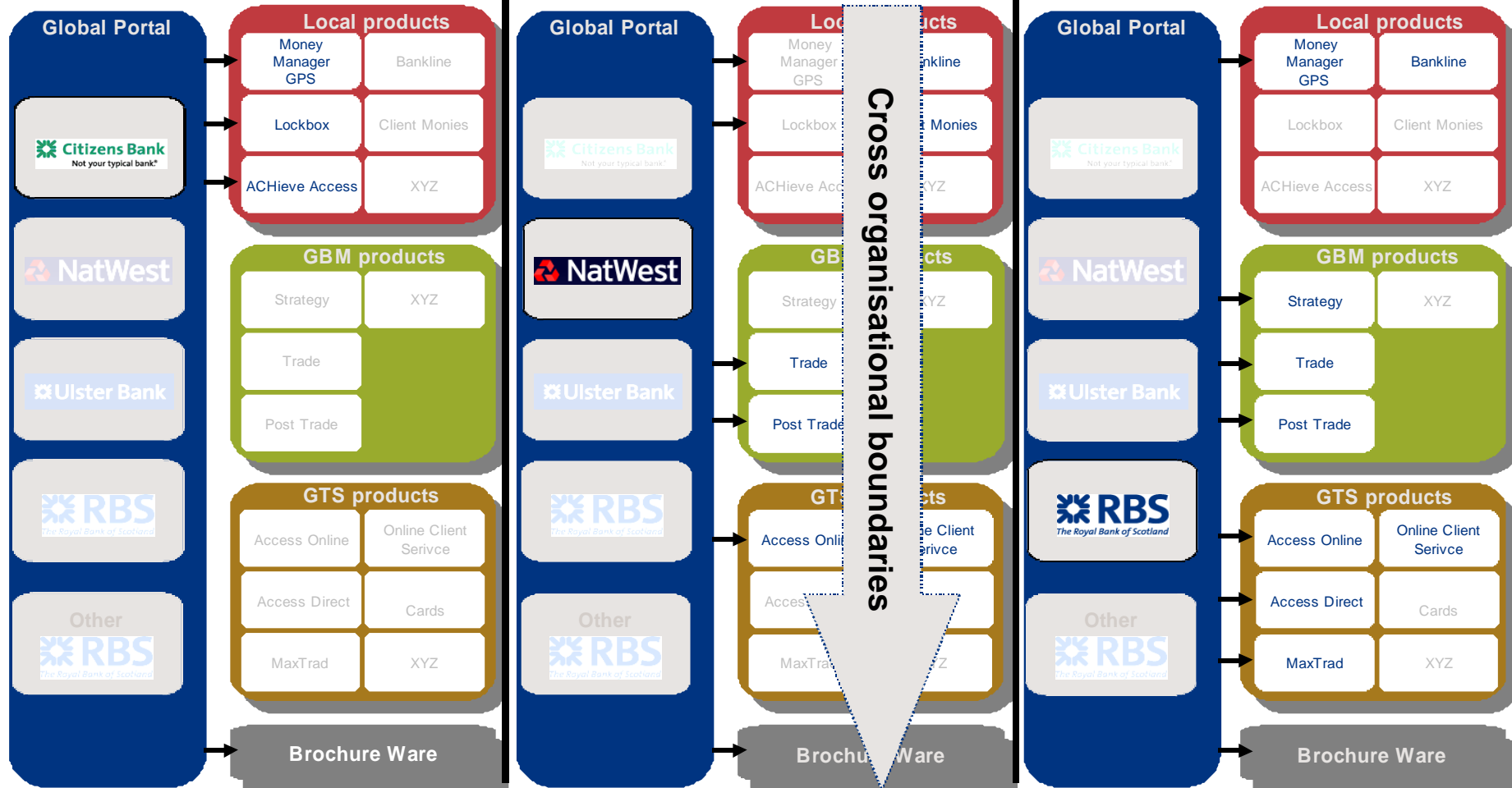


Offering – Crossing organisational boundaries

Regional / domestic customer, minimal international requirements, e.g. Citizens customer

Regional / domestic corporate with centralised treasury functions

Highly centralised and automated treasury functions RBS (former ABN Amro) global corporate customer e.g. BT



Hong Leong Bank Malaysia – High Availability

Business Needs

- Scalability, Stability, Flexibility
 - Growing customer base caused performance problems
- Ease of use
 - Improved customer satisfaction
 - Robust Call Center
 - Simplify admin skill-sets

Solutions

- Retail banking
- Support center
- System administration
- Interfaces to other third-party systems

- Business Process Management
- Enabling Business Flexibility
- High Availability
- Data Serving

The screenshot shows the Hong Leong Bank Malaysia website homepage. At the top is the Hong Leong Bank logo. Below it is a navigation menu with links for Home, Personal Financial Services, Wholesale Banking, Islamic Financial Services, International, and About HLB. The main content area features a large banner with a group of people on a grassy field, with the text "Helping customers make the best decisions by acting in their best interests." Below the banner are sections for "Latest Updates" and "Recent News". The "Latest Updates" section lists "Deposits Blockbuster Travel Voucher Winner List" and "'Kiap-Kiap' A Fly Contest Winner List". The "Recent News" section lists "Hong Leong Bank Net Profit Up 36% Year-On-Year" and "Hong Leong Islamic Bank Profit Up 15% YOY". There are also sections for "Personal Financial Services" and "Wholesale Banking". The "Personal Financial Services" section lists "Credit Cards", "Investment", "Loans", "Deposits", "Insurance", "Priority Banking", "Hong Leong Club Rewards", "E-Banking Services", and "HLeBroking". The "Wholesale Banking" section lists "Corporate & Commercial", "HL Markets", "Debt Capital Markets", and "Research". At the bottom, there is a "Financial Tools" section with a dropdown menu and a "Go" button. The footer contains links for "Contact Us", "Hyperlink Policy", "Disclaimer", and "Sitemap".

<http://www.hlb.com.my/index.jsp>

Improving Customer Service

across Branches



■ Challenge

- U.S. Bancorp has more than 2,900 locations in two-dozen states including acquired subsidiaries of the failed FBOP Corporation. They lacked the ability to effectively collaborate, share content, and coordinate operations with branch locations resulting in inconsistent customer retail experiences and high employee attrition.

■ IBM Solution

- Using Lotus Quickr and Lotus Connections, retail bank employees can now find expertise via Profiles, share their branch experiences via Bookmarks and Blogs, learn from others leveraging Communities of Practice and easily share content in Teamrooms.

"Keeping up with economic developments and policy changes and the need to quickly communicate while innovating for growth would be nearly impossible with traditional methods, and that's why **Lotus collaboration software will continue to be incredibly useful to us**, especially as we continue to solidify our company's position as a leader in the financial services industry."
--Mark Dickelman, Sr VP, US Bank

[ComputerWorld Article](#)

Results/Benefits

- Social software allows the bank's 58,000 employees to easily capture, find and share best practices
- Customers receive enhanced customer service because retail bank employees can easily find experts or information needed
- Implement consistent operational practices through better communication with HQ and social interactions with peer employees working in other retail locations

Connecting Employees



THE BANK OF NEW YORK MELLON

Challenge

- BNY Mellon sought a way to allow employees to link up and share ideas, from professional concerns to personal interests.
- Like many financial institutions, BNY Mellon has acquired and merged with several firms. Each Line of Business (LOB) is mostly autonomous with little interaction with other LOB's. Even interaction within a single LOB collaboration is limited.

IBM Solution

- Lotus Connections software gives employees a forum through which they can share interests or collaborate on business projects among all of its 40,000 employees.

Benefits

- Blending of information and interests of the technical employee pool, which formed from the previous merger of the two banking companies.
- Future use can expand to accommodate myriad banking issues: concerns about issues with compliance, or needs in the back-office, employees will be able to synergize by sharing information.
- Increased interaction will drive new cross-selling opportunities
- Future plans include collaboration with clients to increase customer loyalty and increase revenues

Agenda

- Banks Need an Exceptional Web Experience
- IBM Delivers Value to Many Banks
- **Wrap-up & Next Steps**

IBM WebSphere Portal

9 out of the top 10 global banks
10 out of the top 10 US banks

“According to IDC, IBM leads the EPS market for the sixth consecutive year in 2007.”

— IDC: “Worldwide Enterprise Portal Software 2008-2012 Forecast Update and 2007 Vendor Shares: A New Landscape”, Doc #213165 July 2008

8 out of the top 10 worldwide retailers

“Gartner, Inc. has ranked IBM as the worldwide market share leader in Portal software based on revenues from 2002 through 2007.”

— Gartner Inc. “Market Share: Application Infrastructure and Middleware Software, Worldwide, 2007” by Fabrizio Biscotti, Terese Jones, Asheesh Raini and Joanne Correlle June 4, 2008

4 out of the top 5 US health insurance companies

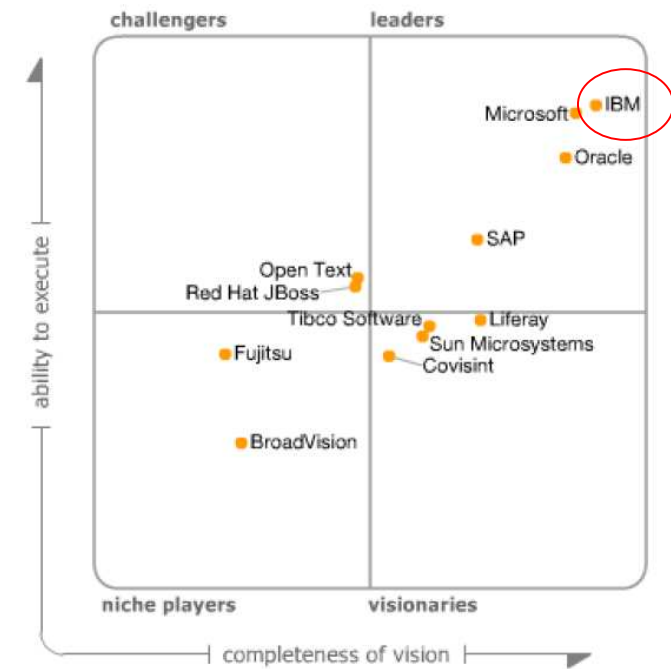


30 hospitals, clinics and health delivery networks worldwide

Every G8 Country

#1 Portal Market Presence

Horizontal Portal Magic Quadrant, 2009*
leader for 8 consecutive years!



As of September 2009

Source: Gartner (September 2009)

***Magic Quadrant for Horizontal Portal Products, 2009**
Gartner: September 17, 2009 by David Gootzit, Gene Phifer, Ray Valdes

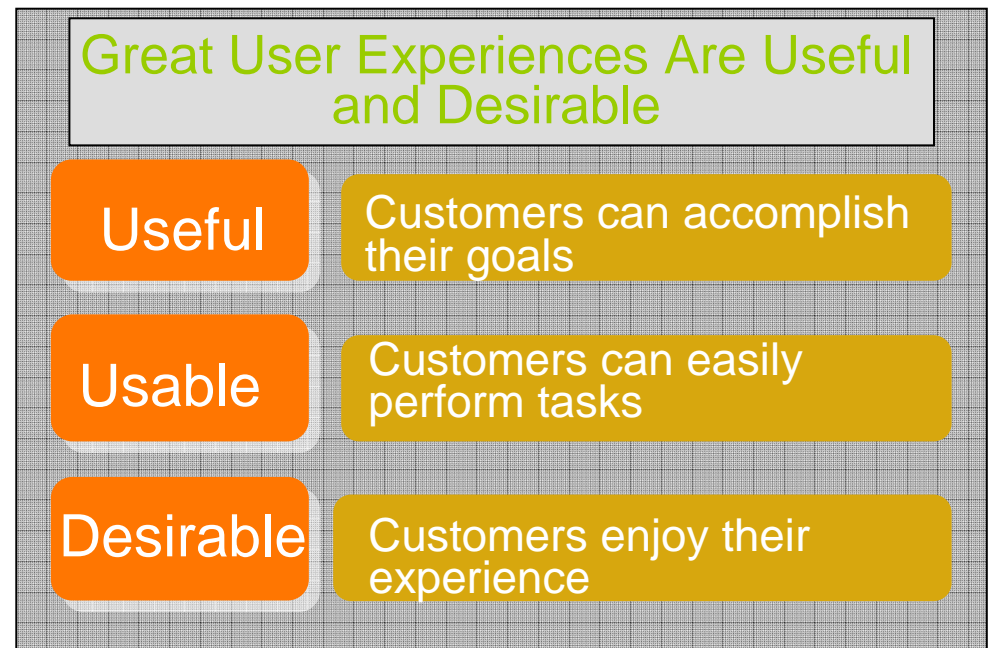
Over 40 U.S. Federal Agencies

Lotus knows.

A Better Web Experience is a Better Business Experience

Exceptional Web Experiences can result in

- **400% higher** visit-to-lead conversion rate
- **200% higher** visit-to-order conversion rate
- **41% lower** page abandonment rate
- **16.6% more** recommendations by customers for your products and
- **15.8% fewer** customers lost to competitors
- **14.1% repeat purchase** interest by customers



"Best Practices In User Experience (UX) Design", Forrester Research, Inc., September 2009.



Resources

- **Application Briefs**
Portal solutions for retail banks,
Streamlining account opening
- **Software Assets**
Loan application forms, banking dashboard KPIs
Banking Template
- **Demos**
Loan origination, online banking, bank branch teller,
mortgage processing
- **Case Studies**
Fifth Third Bank, HSBC, Navy Federal Credit Union,
Raiffeisen, SOCRAM

...For More Information

Banking Industry Toolbox

for Web Experience Software

Solution Areas

▪ **Customer Care and Insight**

▪ **Multi-Channel Transformation**

▪ **Payments**

<http://ibm.com/software/websphere/portal/industry/banking>

Lotus knows.

Smarter software for a Smarter Planet.

धन्यवाद

Hindi

Gracias

Spanish

תודה רבה

Hebrew

Спасибо

Russian

Grazie

Italian

Thank You

English

Obrigado

Portuguese

شكراً

Arabic

Merci

French

多謝

Traditional Chinese



Gary McBride

gmcb@us.ibm.com

Danke

German

Terima kasih

Bahasa

நன்றி

Tamil

ขอบคุณ

Thai

多谢

Simplified Chinese

ありがとうございました

Japanese

감사합니다

Korean

Salamat

Tagalog



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