



New opportunities at hand

Financial Services Everywhere



FDG ▲ 1 HI ▼ 3/4 KLI ▲ 2/3 UVB ▲ 1 1/2 CSA ▲ 3 2/3 FDG ▲ 1 3/4 GHI ▼
HYT ▲ 1 3/4 NEL ▼ 3/4 CFI ▼ 2/3 NCX ▲ 1 1/2 WGI
FDG ▲ 1 3/4 GHI ▼ 5/8 KLI ▲ 2/3 UV

Pervasive computing

Extending financial services to mobile devices

In recent years, technology has enabled new and better ways for customers to conduct financial transactions. Delivery channels are proliferating at an ever-increasing pace.

Customers are demanding the ability to perform financial transactions by phone, through kiosks, at automatic teller machines and on the Internet.

Now pervasive computing is transforming the finance industry by introducing new delivery capabilities for mobile banking and trading.

Mobile banking and trading are poised for strong growth. By 2003, there will be almost 40 million users of wireless financial services.

In every world market, more people subscribe to mobile telephone services than use the Internet.

In Europe, more than 70 percent of major financial institutions will be offering mobile electronic financial services by 2003.

Meridien Research, Inc.: *Wireless e-Financial Services, Reaching Customers Anytime, Anywhere*, August 1999.



Financial control at your customers' fingertips

Pervasive computing releases information from the PC and puts it into the hands of people — wherever they happen to be — through a new generation of wireless devices.

PDAs (personal digital assistants), mobile phones, pagers, and virtually any device that connects to the Internet can now enable access and control of customized, up-to-the-minute information. Every day, every place.

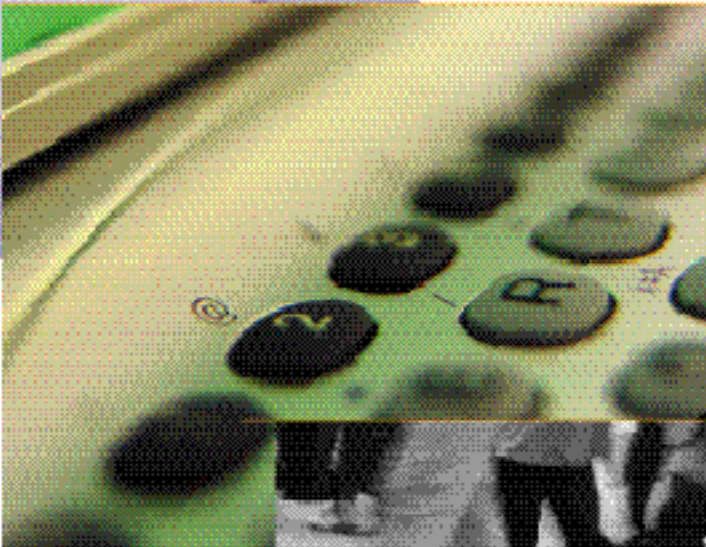
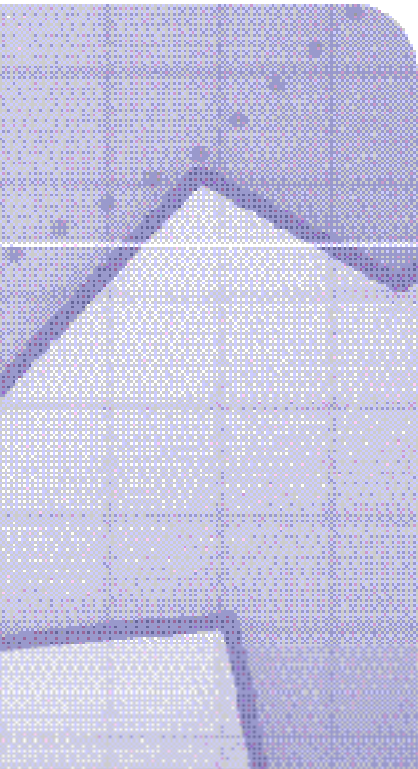
This makes it possible to deliver personalized financial services such as mobile banking and trading ... anytime, anywhere. So that your customers can enjoy the freedom and convenience of managing their finances on the move. Instantly and with security.

Managing money on the move

IBM is helping innovative financial institutions to reap the benefits of pervasive computing by offering services such as mobile banking and trading to their most valuable customers. Through wireless devices, customers can:

- Check personal account/portfolio balances and history
- Transfer funds
- Review and pay bills
- Request services, such as stop payment or reorder checks
- Receive personalized pricing alerts for stocks and bonds
- Request real-time market information and analysis, such as high/low quotes and change percentages
- Execute market trades

With its extensive knowledge of the finance industry and proven mobile solutions, IBM can help you implement new mobile services — often in only a few months.



Moving past the competition

Change is sweeping the financial industry in unprecedented ways. Globalization ... the converging of banking, brokerage and insurance markets ... new models of web-based financial services ... all combine to make it more difficult to stay competitive and to retain a loyal customer base. IBM mobile banking and trading solutions can provide you with new marketing leverage in a pressured environment.

How you can benefit from IBM mobile finance solutions

Become more responsive to your customers, increasing loyalty

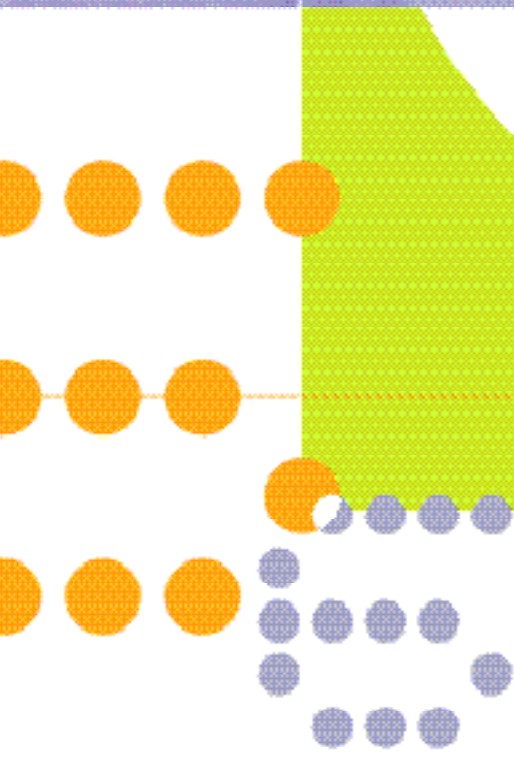
Be more competitive, reducing customer defections

Extend and enhance your brand presence

Provide convenience at a reduced cost

Grow assets, number of transactions, and fees

Attract and keep high-value, technologically inclined customers



New market potential in mobile financial services

Mobile banking and trading offer exciting opportunities for attracting new customers and reinforcing existing relationships. Through innovative mobile services — personalized to specific, individual needs — you can strengthen your institution's relationships with top customers. And you can develop new offerings, allowing you to expand your market opportunities.

What's more, users of mobile financial products tend to have high net worth. By providing mobile services, you will be positioned to meet the needs of this valuable group of customers.

Staying instantly in touch, always

With wireless devices, the link between you and your customers is immediate and direct, because there's no start-up or application loading like that of PC-based Internet usage. By pushing a single button, customers can be instantly presented with your welcome screen.

This direct connection can eliminate surfing and searching ... and avoid possible competitive "interference." When accessing their financial information, all your customers will encounter is your screen.

Interaction with customers through wireless devices also creates a new channel for your brand presence. Because access to your services is available, virtually anytime, anywhere.



Pocketing additional savings

The cost of wireless banking and trading can be much lower than that for telephone transactions. And telephone transactions are likely to be replaced once mobile financial services are provided. So your savings could be significant.



IBM is moving financial services forward.

From initial consultation through complete integrated systems, IBM can work with you to develop mobile Internet capabilities. We already have a proven track record of delivering mobile solutions for financial institutions — often in a matter of months.

UPFRONT
CONSULTING

ON-LINE
APPLICATIONS

PLATFORM

SYSTEMS
INTEGRATION

Benefit from IBM e-business strengths

With mobile banking and trading solutions, IBM extends its e-business innovation to offer new benefits to the financial services industry.

Our wealth of finance industry knowledge gives us an understanding of your business. So we can act as your consultants ... identify and incorporate the best online applications by working with the world's leading providers ... leverage our open, cross-platform flexibility ... then integrate the entire system for you. Start to finish. End to end.

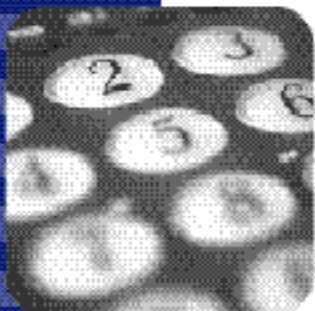
This lets you enjoy a seamless framework of wired and wireless networks that offers the security, reliability, and around-the-clock accessibility that mobile banking and trading requires.

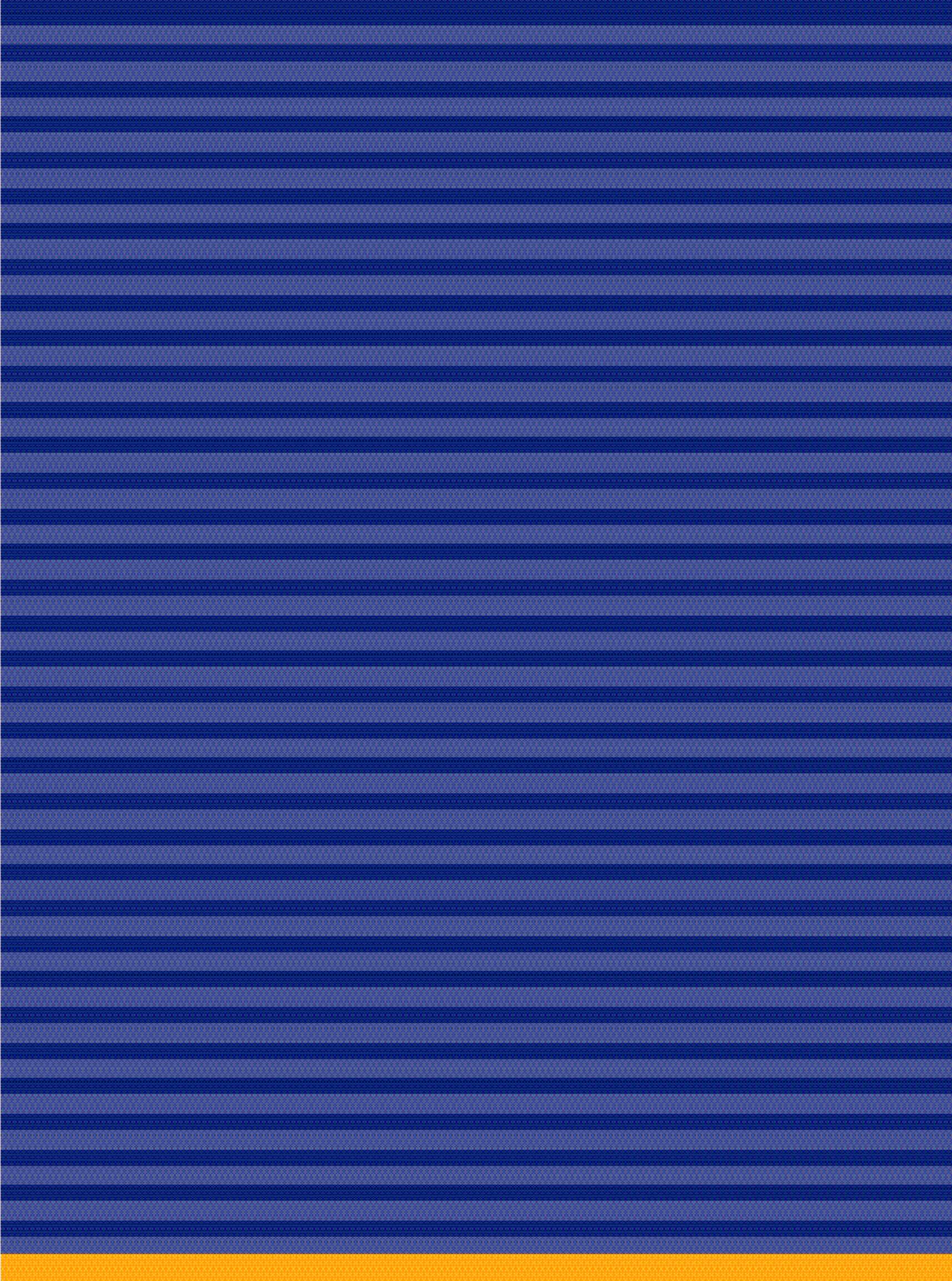
With IBM, you can begin with a pilot implementation of mobile financial services, then expand and integrate it later. What's more, our component-based, scalable approach assures protection of your investment as technology continues to evolve.

No other company can offer you the worldwide resources, integration expertise and e-business experience of IBM. Work with us to move into the new era of mobile banking and trading.

Open standards for mobile solutions

IBM supports the Wireless Application Protocol (WAP), an open industry standard for mobile Internet services. WAP technology makes enterprise and web data accessible via wireless devices.







© International Business Machines Corporation 2000

IBM Corporation
Department S01A
Route 100
Somers, NY 10589

Printed in the United States of America
03-00
All Rights Reserved

References in this document to IBM products or services do not imply that IBM intends to make them available in all countries in which IBM operates.

® IBM is a registered trademark of International Business Machines Corporation.

All other registered trademarks and trademarks are the properties of their respective companies.



For information, visit www.ibm.com/pvc



G563-0326-00