



Banesto extends Internet banking to mobile devices with help from IBM

Banesto

Banesto (Banco Espanol de Credito) is one of Spain's leading banks with more than five million accounts. It operates in a competitive market place and has been a consistent leader among Spanish banking institutions in the offering of Internet services to its customers.

Banesto's aim was to enhance its relationship with its customers and provide the bank with new levels of customer information and interaction. An interactive service would allow customers to access up-to-the-minute banking information – including the latest stock market and interest rate data – while also extending its brand reach to a new class of mobile customers. Banesto had already pioneered PC-based Internet banking in Spain and now sought to build upon this successful service by extending it to a new range of mobile devices.

Making banking services mobile

Banesto's Internet banking service is the market leader in the Spanish banking sector with over 15 million visits each year to its web site – it was the first to provide for secure payment over the Internet with SET (Secure Electronic Transactions) and to date, it has registered more than three million online transactions. However, Banesto accepted that this PC-based Internet banking service no longer differentiated it from its competitors.

Banesto recognised that it must enhance its electronic banking service so that more of its customers could interact with their bank through the convenience of the Internet.

“Increased adoption of the Internet and online banking services has increased the ease with which our customers are able to manage their finances. Now we can extend this ease-of-use even further by giving customers the freedom to manage their accounts with mobile phones, whenever and wherever they need to.”

Spokesperson, Banesto

Application	Secure Mobile Internet Banking
Software	IBM WebSphere*, IBM DB2*, IBM VisualAge* for Java**
Services	Consulting, Architecture Design, Implementation



The Pervasive Computing solution

Banesto turned to IBM to provide a Pervasive Computing solution. The bank chose IBM because it was able to bring together a complete range of wireless Internet technology expertise and knowledge at an unprecedented speed. IBM could provide not only the back-end hardware and software, but also manage the implementation of the bank's pervasive computing architecture.

The resulting service is based on the Wireless Application Protocol (WAP), the open industry standard for mobile Internet services. WAP is a key ingredient in Pervasive Computing solutions – it's what makes enterprise and web data accessible by a wireless device. Banesto's service will be accessed via new WAP-enabled smart phones, such as those manufactured by Nokia and Ericsson.

Managing the engagement

Banesto's complete WAP solution was delivered by IBM's Pervasive WAP SWAT team in record time. The short time between the initial request and final deployment of the solution can be attributed to IBM's extensive experience in WAP solutions. The launch of the Banesto solution came just one week after the world's first mobile banking solution at Handelsbanken in Sweden. IBM was able to draw heavily upon this and other leading technology and solutions experts from IBM centres around the world to develop Banesto's WAP-based banking service.

Getting mobile

IBM's pervasive computing platform is at the heart of Banesto's mobile e-banking solution. The function of the IBM Pervasive Computing platform is to translate the information from the bank's back-end system into a highly condensed form that

can be sent to a mobile phone. The application is powered by IBM's Netfinity* server and the IBM WebSphere family of software products. The software products include an IBM WebSphere Application Server, IBM's DB2 UDB database package, an IBM HTTP server and Nokia WAP-gateway software. XML technology and IBM's VisualAge for Java glue the whole system together and provide the interface between the mobile devices and the bank's back-end systems.

The combination of this hardware and middleware in a scalable and reliable pervasive computing architecture ensures that Banesto remains the pioneer of mobile e-banking in Spain.

The e-banking model

Banesto's e-banking model opens up all the critical business and personal information previously accessible by PC-banking to a new range of mobile devices. Customers are able to check their share portfolio and access up-to-the-minute account information. Complete online banking, including money transfer and payments, will be available in the near future. Each customer is able to request different services and it is this personalised level of service that adds real value to the bank's relationship with the customer. All these services will be provided free of charge to the customer, anytime and anywhere.

Increasing numbers of banking customers will have pervasive devices such as mobile phones and PDAs in their pocket. Banesto, by extending its services to WAP-enabled mobile phones and other handheld devices, has maintained its technological leadership in the banking marketplace and provided its end-users with a complete interactive e-banking service.



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