



Handelsbanken turns to IBM to deliver world's first mobile banking application

Handelsbanken

Handelsbanken of Sweden is the largest bank in the Nordics. It competes in a market place where 60% of the population carry a mobile phone and the overall penetration of mobile information devices is the highest in the world.

Handelsbanken'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. Since many of its customers already use and rely upon mobile devices in going about their day-to-day lives, the exploitation of new wireless communications technology was seen as one way in which it could satisfy this aim.

Making banking services mobile

In the Nordics, customers are perhaps more mobile than most. The use of mobile phones is so common that customers increasingly expect to be able to organise their personal and working lives whilst on the move. Handelsbanken recognised that its existing PC-based Internet banking service was outdated. Its customers wanted to be able to interact with their bank whenever and wherever they wanted.

“As advances in technology and wireless communications are extending the Net to a new generation of portable devices, we want to deliver the kind of services that will allow our customers to make their life easier and more productive. Thanks to pervasive computing technology and services from IBM, we can begin today to leverage the rapidly expanding delivery channel for WAP-enabled applications and use it to offer our customers more robust services.”

Lars O Gröndsted, executive vice president of Handelsbanken

Application	Mobile Internet Banking Services
Software	IBM WebSphere*, IBM DB2*, IBM VisualAge* for Java**
Services	Architectural Design, Implementation, Training



The Pervasive Computing solution

Handelsbanken turned to IBM to provide a Pervasive Computing solution. The bank chose IBM because it was able to provide not only hardware and software, but also an infrastructure model that could hold the bank's pervasive computing architecture together.

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. Handelsbanken's service will be delivered via Nokia and Ericsson's new WAP-enabled smart phones.

Managing the engagement

Handelsbanken's WAP solution was developed by IBM's technicians in barely two months, and integrated into the bank's systems in just two weeks. This record development time can in large part be attributed to IBM's end-to-end pervasive computing model. With this, IBM is able to draw on its extensive component-based technology and leading solutions experts drawn from IBM centres around the world.

Getting mobile

Handelsbanken recognised that a complete e-business solution would open up new avenues through which it could interact with its customers – and its WAP-enabled mobile phone service is just one of these potential channels. With more channels, such as voice recognition, to be added in the future, the whole pervasive computing platform had to be scalable in order that the solution could expand with new service introductions. IBM chose its Netfinity* server for this task. Sitting on top of this, the Nokia WAP gateway is used to send information to the wireless network. To translate the information from the bank's back-end system into a highly condensed form that can be sent to a mobile phone, IBM installed its WebSphere and DB2 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 WAP servers.

The combination of a scalable back-end, flexible middleware, and a reliable interface ensures that the architecture will be able to grow as Handelsbanken's e-business initiative grows.

The e-banking model

Handelsbanken's e-banking model opens up critical business and personal information to safe and easy access from mobile devices. Both the bank's financial advisors and its customers will be able to access general and personalised stock market information, account information, transfer money, buy and sell stocks and shares and pay bills.

For Handelsbanken, this initial WAP-based service is only the start of a wider strategy that will lead to a broad range of banking services, allowing customers to conduct banking business whenever and wherever they like. This move into mobile banking is a key first step in a strategy to exploit the potential of e-business.

“If you thought the Internet made an impact on the world, just wait until WAP-services, like the one from Handelsbanken, become widespread. You can only attract so many people to PCs, but wireless is regarded as almost limitless.”

Lars O Gröndsted, executive vice president of Handelsbanken

With wireless subscriptions predicted to pass the one billion mark by 2003 (and over half of the mobile devices WAP-enabled), Handelsbanken has established itself as a leader in the new mobile banking services market.



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