

*Start now and expand to meet the needs
of increasingly mobile customers.*



IBM Solutions for Mobile e-business

Quick Start Engagement for Financial Services

Highlights

Extend your existing Internet financial institutions to mobile devices

Capitalize on the rising demand for mobile access to financial services

Get started quickly with a pilot for selected customers

Take advantage of pilot experience to evaluate customer demand and acceptance

Differentiate your service portfolio and consolidate your leadership position

Build customer loyalty with a range of convenient financial services

Move with full confidence in IBM's proven expertise

Start now and expand quickly

Fulfilling the e-business promise

Around the world, retail banks and other financial institutions are capitalizing on the power of the Internet channel. Industry observers estimate that in Europe alone, nearly two thousand banks have already adopted online banking. Internet banking is no longer a niche service for a few high-tech banks. It is a necessity for you to remain competitive, and manage costs.

The trend to online banking is evolving into its next generation: delivering online services to mobile customers via additional channels including handheld Personal Digital Assistants (PDAs), WAP-enabled wireless phones and Web-enabled wireless phones and pagers. Customers on-the-move can now enjoy a convenient new way to bank whenever they want, wherever they may be.

For financial institutions who not only need to prototype, test and evaluate this new market opportunity, but also want to lay the foundation for a reliable new service, IBM will work with you to develop a pilot for mobile financial services. With our Quick Start Engagement for Financial Services which leverages the IBM WebSphere™ Everyplace Suite, you can extend your existing Web presence to the convenience of new mobile devices.¹ This Quick Start Engagement will give you a unique opportunity to move quickly and confidently into this rapidly growing market segment at low risk, because you have IBM as a dependable and experienced partner.

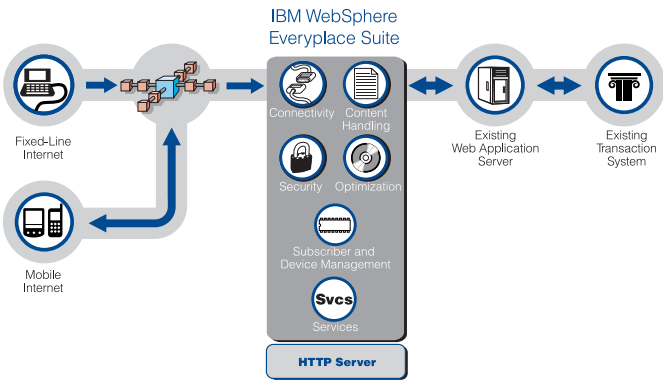
The enabling technology

Over the past few years, the popularity of new mobile devices has grown dramatically. New software and solutions are expanding their uses, providing the new channels with wireless connectivity to a variety of online services.

The configuration of the software components included in the Quick Start Engagement for Financial Services is designed to leverage your existing online financial services applications that were originally targeted at PC-based home banking and stock trading services.

The pilot extends access to PDAs, WAP-enabled mobile phones and Web-enabled mobile phones with wireless connectivity.





Extend IT systems to new, mobile users
More up-to-date information increases its value to everyone

Mobile Financial Services

Your Quick Start Engagement can enable mobile access to your existing Internet banking and trading services such as:

- Bill payment
- Balance inquiries
- View recent transactions
- Money transfers
- Mini statements
- Stock quotes
- Stock trades
- Portfolio review

Our services team can adapt other services on request.

Business benefits

- Build customer loyalty
- Convenient access anywhere, anytime
- Personalizes services can be offered

Customer References

- Handelsbanken
- Banesto Bank

Quick Start Engagement Content

- Initial workshop to define requirements, content, and scope of pilot project
- IBM WebSphere Everyplace Suite
- Configuration and integration into existing Web-enabled financial service application, back end or web system
- Preparation for a limited pilot

The next phase

The Quick Start Engagement for Financial Services will be designed to help you evaluate the use of mobile services by your customers and to build a foundation for a full-scale implementation. IBM is prepared to help you expand your successful Quick Start Engagement to your entire customer base and to fully integrate mobile access with all of your existing systems.

For more information

To learn more about this Quick Start Engagement, visit our website at www.ibm.com/pvc or contact your IBM sales representative.

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¹ For financial institutions with no Web presence, IBM is a leading provider of Internet banking solutions.

