

Financial Services. Mobile banking advances customer service.



Highlights

- ***Enables customers to interact with their accounts virtually wherever and whenever, via dial-up or wireless connection***
- ***Enables you to rapidly design and prototype a wireless solution—or experiment within a pilot program to see what system works best for you***
- ***Allows you to implement reliable IT infrastructure that will scale to large numbers of wireless devices***
- ***Provides flexibility, centralized management and scalability to accommodate future needs***

'Going wireless' broadens banking marketplace

The mobile Internet is driving swift and revolutionary changes in the financial services world. Today, by adding a wireless channel to Web-based services, banks can easily extend their geographical reach—not just to existing customers but to new ones as well. Through wireless phones and other mobile devices with Internet access, banks can provide a dynamic range of quality financial products and brokerage services to a growing mobile population.

IBM is doing it today

IBM is helping leading financial institutions worldwide to build mobile banking environments using wireless solutions. Using proven IBM methodology and products, banks and brokerage houses who want to stand out among the proliferating niche of financial providers are turning to wireless communications as they compete for customer loyalty.

Today IBM is investing heavily in the infrastructure and services needed to support mobile communication. Together with our global IBM Business Partners, we can deliver complete, quality integrated systems—including the devices, software, servers, and people to implement it. Our expert services include:

- *Consulting*
- *Integration*
- *Security*
- *Technology*
- *Operations*
- *Hosting and outsourcing*

Bring your e-business to the Wireless Web now

Now you can make the transition to the wireless environment with the full confidence of proven IBM experience. We offer a pilot program in which you are encouraged to experiment with various wireless systems to find out what works best for you. Then, as needs dictate, we can develop a comprehensive wireless solution integrated with all of your existing systems.

IBM WebSphere® Everyplace Suite

To get you started, IBM has created a software platform—IBM WebSphere Everyplace Suite—that integrates industry-leading technologies in a quality wireless solution for mobile banking.

With IBM WebSphere Everyplace Suite, you implement a reliable IT infrastructure that will scale to the growing number of wireless devices. It is also capable of integrating both wired and wireless technology. As a complete framework for mobile e-business, WebSphere Everyplace Suite provides flexibility, centralized management, and scalability that can accommodate growing needs in stride.

Quick Start Engagement for Banking

IBM Quick Start Engagement for Banking, which leverages the IBM WebSphere Everyplace Suite, allows you to expand your financial services beyond the wired landscape. It enables your customers to interact with their accounts virtually wherever and whenever, via a dial-up or wireless connection using IBM WorkPads,® Palm computing devices or Symbol handheld computers running the Palm operating system.

With Quick Start Engagements, IBM can help banks rapidly design a wireless prototype and test it. IBM provides you with the key software components and services capabilities necessary to get your mobile banking project up and running quickly.



Enhanced customer satisfaction

By “going wireless,” your financial institution has greater flexibility to please customers and support the basics of account management. No longer do customers have to wait until they get to a PC or ATM, or wait on hold on a telephone queue for banking or brokerage information. This convenience not only promises to attract new customers, but also protects existing relationships against aggressive competitors.

Achieve a higher profile in your target market

Using mobile phones and other wireless devices such as PDAs, customers are just a click away from your Welcome panel—via a branded button that sits on their personal screens. Trials show that mobile banking customers tend to interact with their financial institution more frequently. Every transaction becomes an opportunity to reinforce your brand image.



Gain a customer advantage

Financial institutions can deliver new services to new customers virtually whenever and wherever they want. With mobile device users growing at an exponential pace, your institution can stand out from the competition by being among the first to offer mobile banking.

Global presence

As the world's largest IT services organization, IBM Global Services has the experience in designing, building, and managing mobile/wireless e-business solutions. And we can serve you virtually anywhere. Because of global presence by IBM, we have the ability to implement solutions in most geographies and to call on resources from across the world.

IBM is ready to help you move to mobile banking

Let us help you develop the right strategy and the right infrastructure to extend your mobile banking presence, and provide your customers with universal access to financial information virtually wherever and whenever.

For more information

To learn more about IBM wireless banking solutions, visit ibm.com/pvc or call your local IBM Representative.



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