

Bank 2.0

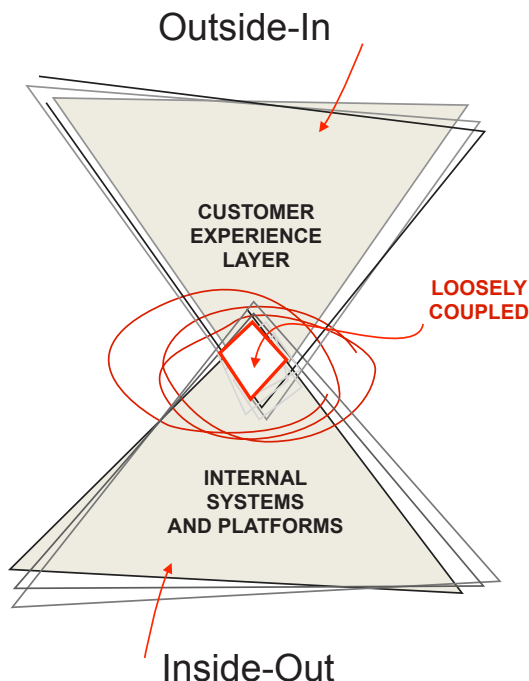
Our Vision of Bank 2.0

Get Ready for the 'Engagement Banking' Era

The Web 2.0 World, started by technology firms such as Amazon, Apple and Facebook, has made an user-centered, online experience non-negotiable. All companies, especially those in financial services, must provide this kind of experience or risk losing customers to competitors who do.

As customers develop radically different behavior patterns spurred on by ever-evolving mobile devices and the new social media tools, they are looking for ways to interact with firms using a growing number of digital touch points. Unfortunately, banks have not been able to adapt fast enough to this new kind of digital experience, which has led customers to abandon their efforts to connect.

Most e-business executives want to bring a compelling digital experience to their customers, but they are being held back by the challenge of legacy systems. These systems cannot keep up with the Web 2.0 World, or the rapid changes caused by the mobile revolution. Backbase acknowledges these challenges and is helping financial firms worldwide to make the most of their current systems, while at the same time, ushering in the new era of 'Engagement Banking'—where customers and financials unite.



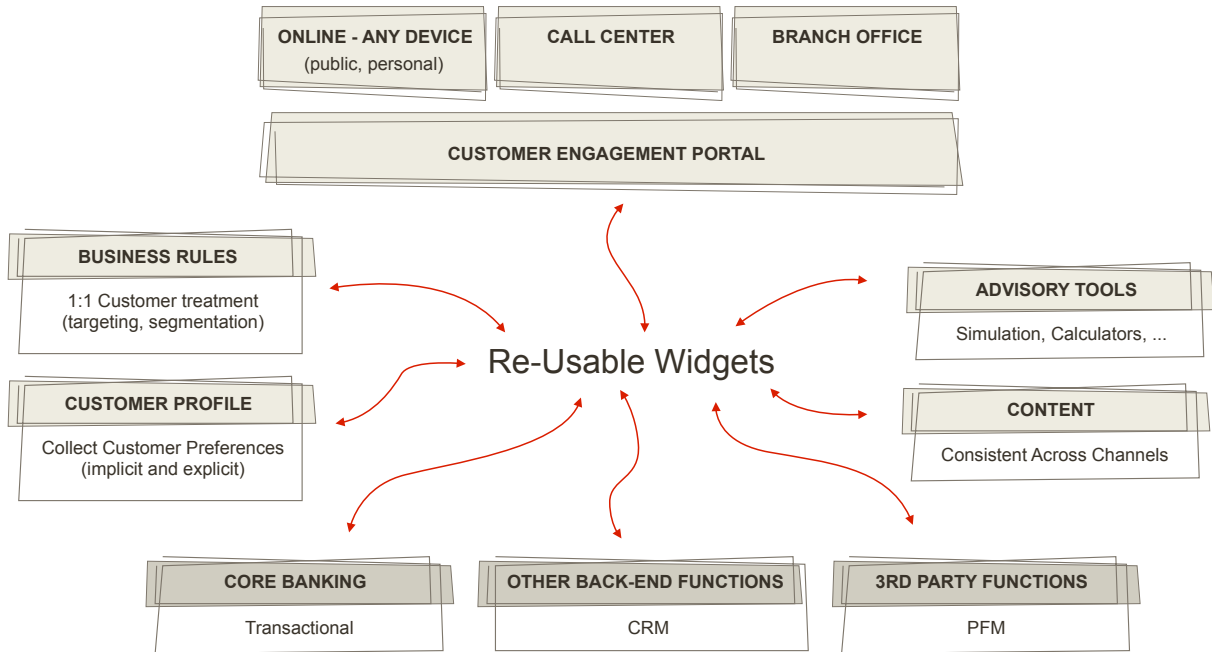
Outside-In: Customer Centric

In order to participate in this era of Engagement Banking, financial service organizations must start thinking 'outside-in', which means to start thinking more from a customer's perspective, instead of a product or system (inside-out) perspective.

One of the biggest challenges for financial services organizations is the fact that their existing applications and IT systems are extremely fragmented (siloes) and complex to change, making it hard to create a true outside-in or, customer-centric, online experience.

To overcome this challenge, financial services organizations need a new customer experience layer on top of their existing systems, which can seamlessly combine ingredients from different systems into an effective, online, customer journey.

Our Vision of Bank 2.0



Customer Experience Layer

By creating a new customer experience layer on top of your existing core systems you can optimize the customer journey without the need to completely rewrite your existing IT infrastructure.

Within the customer experience layer you can compose truly customer-centric dialogs, and enable customers to combine content, data and functionality from different underlying systems within a new, fresh, customer-centric presentation. Of course, the new customer experience layer has to work on all devices (e.g. regular browsers, iPad, Android, and iPhone) and has to know your customers' preferences per device.

My-Size-Fits-Me

Not all your customers are equal. Just as they can easily choose apps for their mobile phone, they can now create their own personalized Internet Banking portal using a precise combination of applications.

These can be provided by your comprehensive range of banking and brokerage services including: account services, online bill payment, loan processing, stock trades, market reports, business services and other relevant content.

Our Vision of Bank 2.0



Widgets

At the heart of the new customer experience layer are widgets. Widgets are modular, mini applications that reuse and combine content and functionality from different underlying systems into a new composite format. Widgets enable you to quickly create composite applications or mashups that aggregate and unify information and functionality from various systems (silos).

Widgets are aggregated into a single Web page that is displayed in the user's browser. Widgets can be reused everywhere: in your portal, on third-party websites and on mobile devices.

Additionally, a widget can be personalized by an end-user by modifying the widget preferences, which are automatically saved on the portal server.

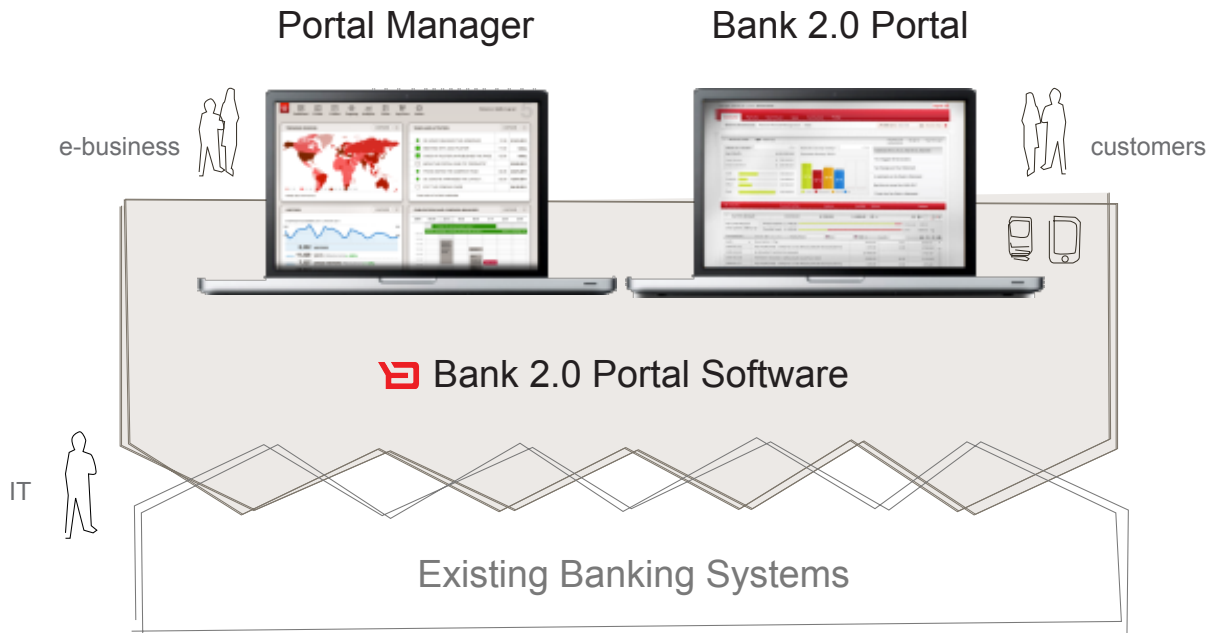
Mobile Optimized

The pace of change in digital technologies is sometimes bewildering. Three years ago many banking executives hadn't even heard of the iPhone, Android or the iPad. Now engaging with customers through these touch points is becoming standard practice.

Mobile usage will surpass desktop or laptop usage in the next few years. As touch screen phones become more popular, mobile touch Web applications are becoming the norm.

Therefore, a bank's user experience needs to be optimized for both regular browsers, as well as, mobile touch devices, with touch-friendly layouts and lightweight pages, which quickly load.

Our Vision of Bank 2.0



Empower All Stakeholders

Backbase Bank 2.0 is designed not only with the needs of the customer in mind, but also those of the e-business manager and IT administrator. For the customer, our system provides personalization, along with a superior user experience and access from all devices, whether fixed or mobile. At the same time, the e-business manager is able to maintain control over the portal and drive a customer's entire journey while making changes when necessary and publishing them directly, wherever and whenever, he wants. Backbase Bank 2.0 also focuses on the IT side with easy integration and a widget-based, Web Oriented Architecture (WOA) making it simple to integrate with existing IT systems.

Customization is King

With the personalized dashboard and pages provided by Backbase Bank 2.0, customers can make their banking experience entirely their own from any device, fixed or mobile. Backbase widgets allow for a uniquely customized portal experience.

Customers are empowered to enable or disable the widgets and define customized views for the content and functions they use most frequently. Backbase Portal manages the individual page configuration throughout each user session allowing customers to make changes and give instant feedback while adjusting their online environment accordingly.

Speed and Ease for Business and IT

Traditional portal solutions are typically managed by IT and offer limited capabilities for managers to change or improve the portal without going through a change request procedure. Backbase Bank 2.0 is designed to increase the speed and ease of portal management, enabling companies to increase their agility so they're better able to respond to changing market conditions.

The system allows business and IT teams to collaboratively design, test, publish or deploy, and monitor portal applications. By supporting both Business and IT Teams, Backbase Bank 2.0 opens up an efficient and streamlined collaborative environment for creating and managing critical business applications.

Backbase Bank 2.0 Portal

Rising customer expectations and the growing importance of the Web and mobile as sales and service channels mean that e-business financial services executives need to fundamentally improve the way they serve customers via digital channels.

Backbase Bank 2.0 Portal is a 'customer experience' platform that helps financial services organizations to upgrade their online channel to be ready to compete in the era of Engagement Banking.

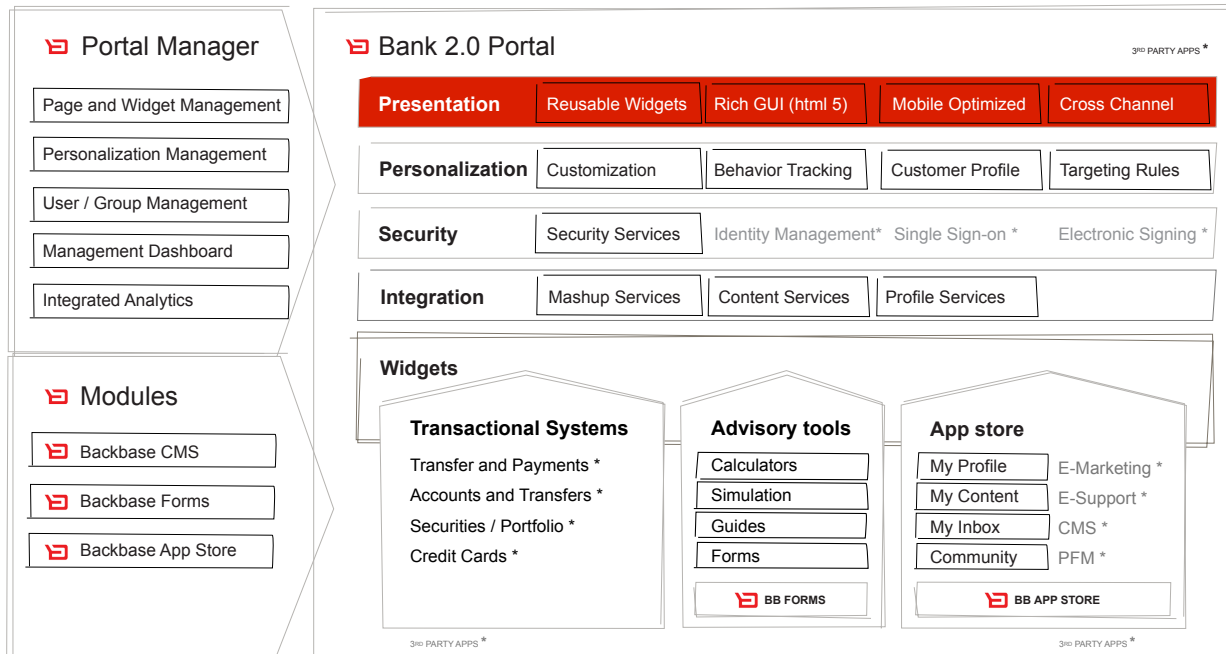
Backbase Bank 2.0 Portal comes with powerful Web 2.0 functionalities to help you increase online revenue and acquire and retain customers. Bank 2.0 Portal runs on top of existing banking systems and processes and aggregates content and functionality from these systems into a modern Web 2.0 user interface. Additionally, the Portal complements your existing systems with specialized customer engagement apps (e.g. forms, social, user-generated content, chat, PFM) that help you make the most of your online customer interactions.

Bank 2.0 Portal operates across multiple devices and comes with tablet and smartphone optimized presentation templates.

Benefits of Bank 2.0 Portal

- **Superior Experience:** Create intuitive and responsive graphical user interfaces that make your customers both happy *and* efficient.
- **Reusable Widgets:** Create modular, mini-applications by reusing content and functionality from existing systems (internal and external).
- **Mobile Optimized:** Empower your customers to use your portal on multiple devices such as tablets and smartphones.
- **Customer in Control:** Allow your customers to create their own tailor-made 'My Portal' pages by selecting the features they need most.
- **Smart Targeting:** Target relevant information and functionality to the right customer. Drive increased cross- and up-selling opportunities.
- **Easy Portal Management:** Manage all aspects of your portal via a graphical user interface in a simple and intuitive manner.
- **Easy Content Management:** Integrate your existing CMS or use the Backbase CMS, to easily add, edit or remove content on your portal.
- **Easy Forms Management:** Create forms and advisory tools that help customers to make better decisions, resulting in increased online conversion.
- **App Store:** Use Backbase and third-party applications directly from the Portal App Store. Create and publish your own apps.
- **Integrate with existing systems:** Aggregate functionality from different systems into a single, seamless, customer experience. Reuse your existing systems.
- **Proven security model:** Integrate with your existing security and single sign-on infrastructure. Enable role-based access control within your portal.

Backbase Bank 2.0 Portal



Presentation

The presentation functions refer to the capability to present content and widgets in a channel- or device-optimized fashion. With Backbase Bank 2.0 Portal you can manage the page composition as well as page flows. The rendering services ensure a common, consistent look and feel, provide common navigation and render the dialogs in a channel- or device-optimized way.

Widgets

Backbase Bank 2.0 Portal uses widgets to create modular and flexible user interfaces. Widgets are mini applications that run within your Backbase Bank 2.0 Portal and also can be reused on third-party websites or mobile devices. Your existing applications can be easily wrapped into widgets. Widgets are fully-based on open HTML standards, run in every browser, don't need a plug-in and don't have to be downloaded. Widgets are the future of the Web.

HTML5 / RIA

For presentation, Backbase Bank 2.0 Portal relies entirely on open standards (HTML, HTML5 and Ajax) and it runs in all popular browsers. Backbase helps you to create interactive Rich Internet Applications (RIA) that are easy to use and offer a superior online customer experience.

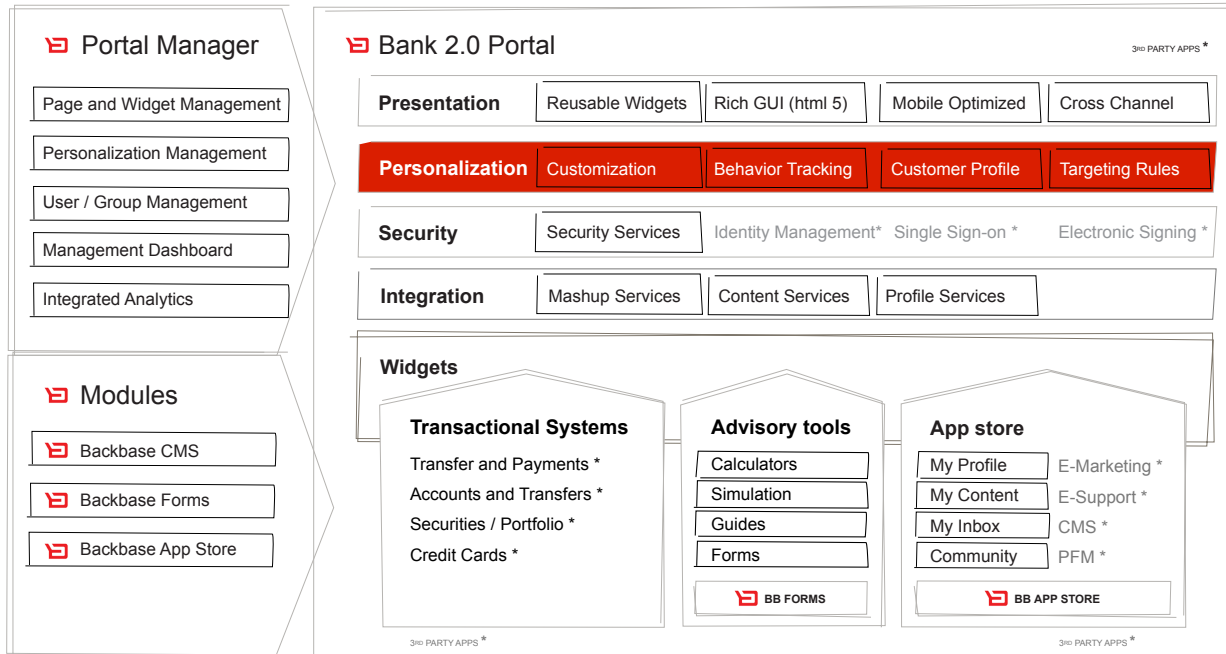
Mobile Ready

As touch screen phones become the norm, mobile touch Web applications are gaining traction touch. Backbase Bank 2.0 Portal enables you to create websites and mobile applications that are optimized for mobile touch devices, with finger-friendly layouts and lightweight pages, which are fast to load. Backbase Bank 2.0 Portal is ready to run on iPhone, Android, Blackberry and other tablet or mobile devices.

Cross Channel

Backbase Portal can be used across multiple channels (online, call, branch) and enables you to better handle cross-channel customer journeys. By using a single platform you can better streamline cross-channel interactions and empower all actors (customers, agents, advisors) to collaborate more efficiently.

Backbase Bank 2.0 Portal



Personalization

Every user is unique that's why Backbase Bank 2.0 Portal provides the machinery to customize and personalize your portal. It helps you to create and manage customer profiles and apply personalization rules to target the right content and functionality to the right end-user, using their personal preference or behavior data. Behind the scenes, Backbase Bank 2.0 Portal handles the interaction with your CRM domain for campaign management, data mining and master data management.

Customization (My Bank)

Enable your customers to create their personalized start pages or dashboards to give them their own editable portal environment to fit their needs and wishes. Empower customers and employees to enable and disable widgets and define customized views for the content and functions they use most frequently.

Behavior Tracking

Collect and store users' activities throughout the customer journey as they move across channels. Customer behavior data is stored in the central customer profile repository.

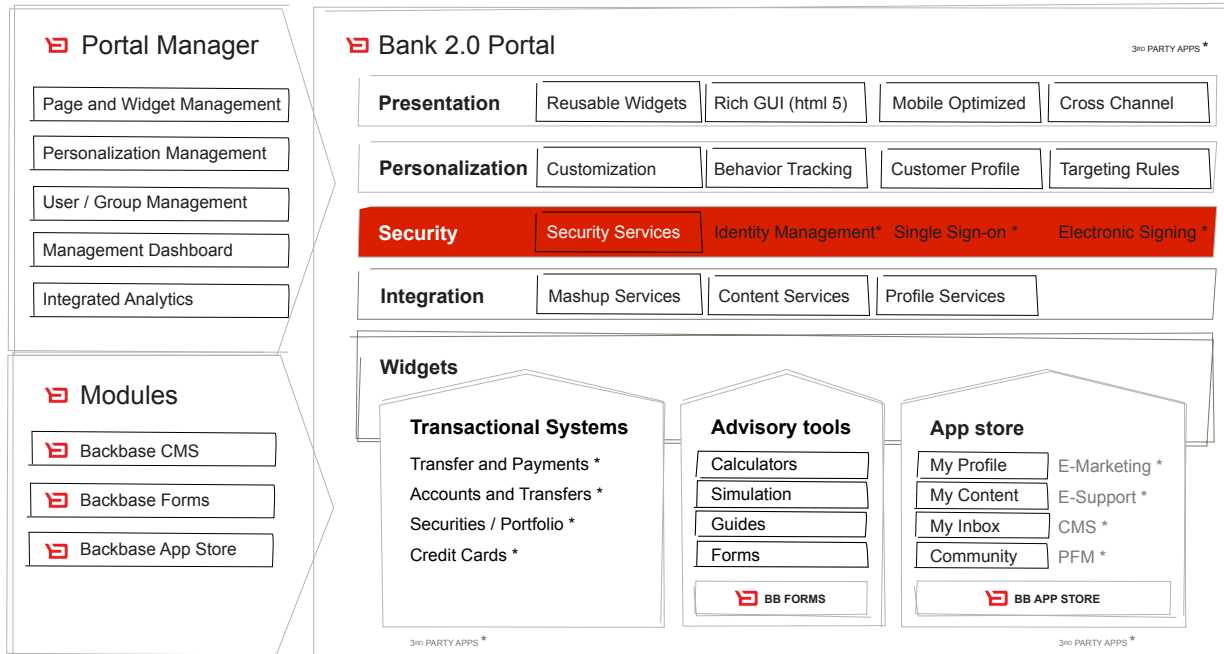
Customer Profile

Create an online Customer Profile combining implicit behavioral data (tracking) and explicit data provided by the customer (preferences and account settings).

Targeting Rules

Show or hide Content, Widgets, Pages, and Sections based on roles, permissions, and personalization rules. Targeting rules can also be used to define cross- and up-sell scenarios, whereby you target specific content to users based on their behavior or customer status.

Backbase Bank 2.0 Portal



Security

Backbase Bank 2.0 Portal comes with a robust security architecture that integrates directly with a bank's existing security infrastructure.

Security Integration

Security in Backbase Bank 2.0 Portal is handled in exactly the same way as with any standard Web application: Users are authenticated and authorized using an authentication provider, a session is created for the user in the portal server, and with each additional user request a security token is passed to the portal server via a cookie. Additionally, this mechanism can be expanded to accommodate integrating widgets with applications and Web Services that use URL tokens instead of cookies.

Single Sign-On (SSO)

Throughout the Backbase Bank 2.0 Portal, all components - including third-party applications - can participate in an SSO scheme, if they are configurable for it. Backbase Bank 2.0 Portal typically integrates with a bank's existing SSO infrastructure. User credentials can be directly acquired from your existing security systems and can be translated into access control rules within your portal.

Role-Based Access-Control

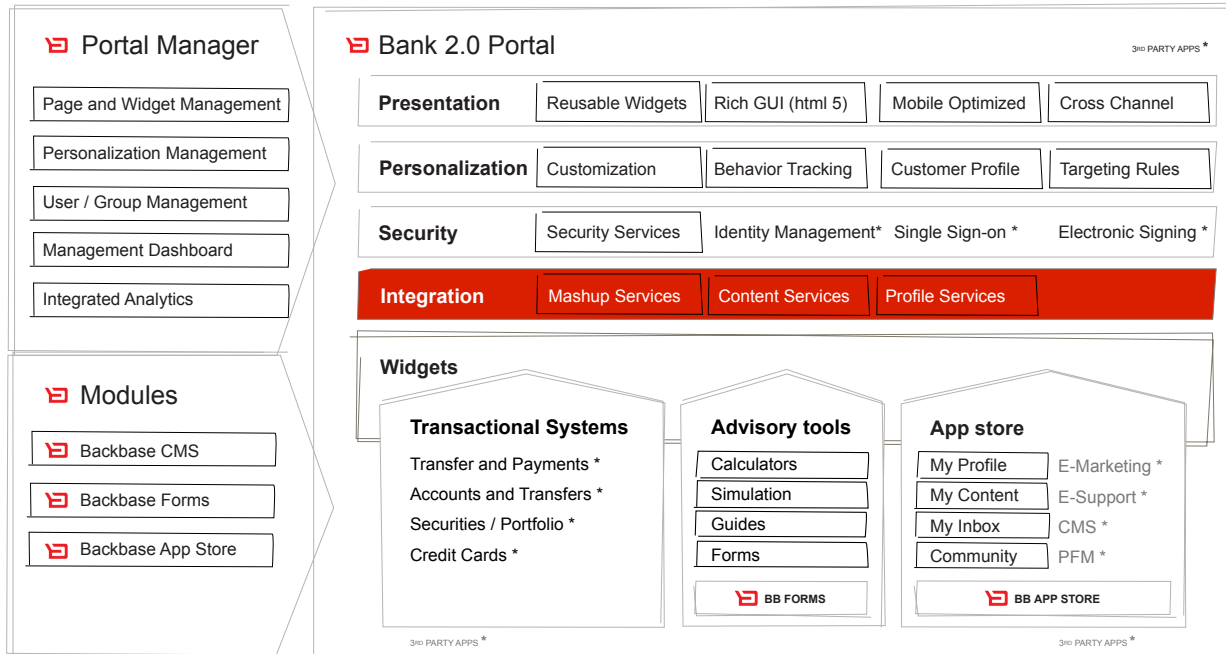
Backbase Bank 2.0 Portal enables you to give different customer segments (groups) different access rights and permissions within your portal. User rights can be acquired from your existing security systems or can be defined within the Backbase Portal Manager.

Since users are not assigned permissions directly, but acquire them through their group (or groups), management of individual user rights becomes a simple matter of assigning appropriate groups.

Electronic Signing

Backbase Portal integrates well with your existing infrastructure for electronic signing and security tokens. Basically the Portal does not change anything in the way you are currently using these technologies within your online banking platform.

Backbase Bank 2.0 Portal



Integration

The integration functions ensure proper integration of the Customer Engagement Portal within the existing IT banking infrastructure.

Mashup

Mashup services are at the core of the integration layer, which aggregates functionality from different back-end systems into a seamless customer journey. For integration, you typically have two approaches: The HTML integration approach and the Data / Web Services integration approach. You can think of the HTML integration patterns as a clipping service, where you clip relevant pieces from your existing Web application and reuse them within widgets. The underlying Web applications continue to operate autonomously. The Data / Web Services integration is about putting a new and optimized GUI (HTML) on top of your existing applications and Web Services. Essentially, it gives a fresh, new face to your previously faceless Web services.

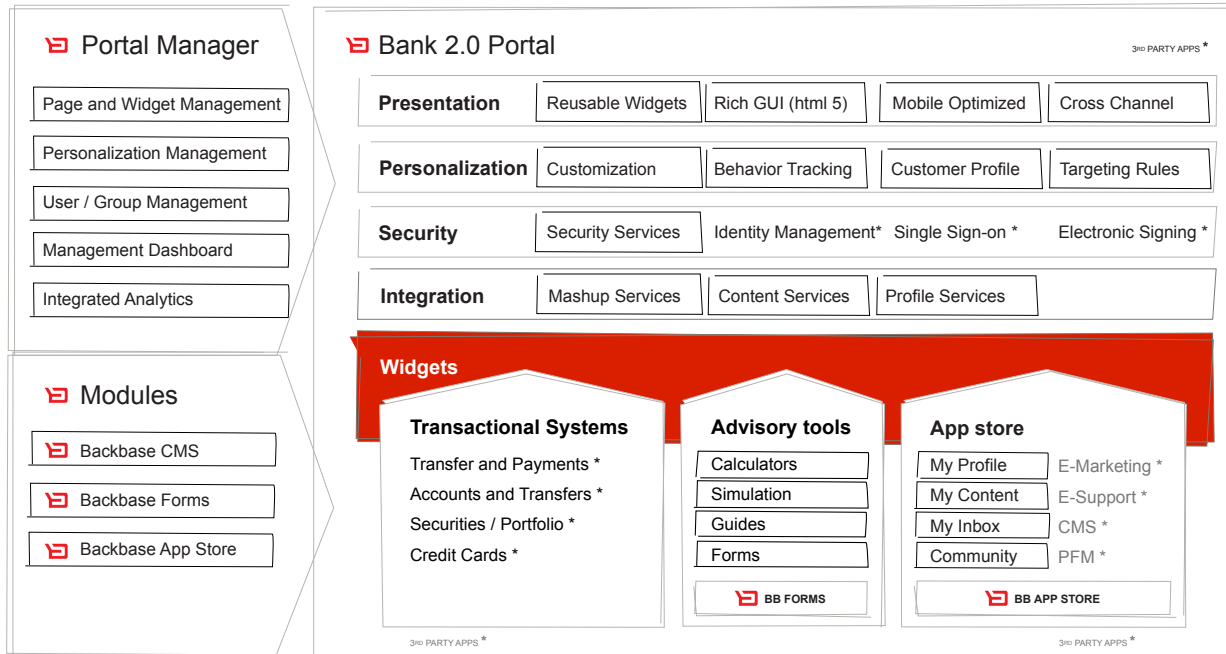
Profile

Store and manage all your customer profile data in a single location (customer data mart), so it can be analyzed with data mining tools (to build customer behavior models) or it can be used by targeting rules to create targeted content or personalization campaigns.

Content

With Backbase Content Services you can aggregate content from your existing CMS's or content feeds (e.g. RSS, Twitter) into a central content repository. Content Services comes with advanced indexing and search capabilities that enable super fast content retrieval and personalized content delivery scenarios. With all your content in a single location, Backbase Portals enables you to create a seamless experience for customers accessing content from any location and across any device.

Backbase Bank 2.0 Portal



Widgets

Your existing systems deliver the common retail banking functionality such as accounts, transactions, payments, securities, etc. Backbase Bank 2.0 Portal doesn't deliver transaction or online banking capabilities itself, but rather integrates with your existing banking systems to re-purpose their functionality within the customer experience layer.

Your existing banking systems expose their content and functionality in either HTML or as Web Services, which are encapsulated within flexible widgets (modular mini applications) that are presented within the Backbase Bank 2.0 Portal.

Widgets can be reused across multiple channels (online, call center, branch), devices (smart phones, tablets) and end-users can select widgets from the Widget Catalog to customize their My Bank environment.

Backbase Portal Manager



Backbase Portal Manager is a graphical user interface for e-business teams to manage your Bank 2.0 Portal directly, reducing their dependency on IT support. With Portal Manager, e-business professionals are empowered to manage, monitor and optimize their Bank 2.0 portal on their own.

Portal Dashboard

The Portal Manager Dashboard is the main control center to monitor all activities within your Bank 2.0 Portal. It includes widgets such as: To Do's (your tasks within the the portal management workflow) and Analytics (key metrics to monitor your portal's performance).

You can easily extend your dashboard with your own custom widgets. Custom widgets can either include new views for Backbase Portal functionality, or can contain content and functionality from any third-party system, such as your favorite e-marketing and e-support tools.

Backbase Portal Manager



Portal Editor

Backbase Portal Manager comes with an easy to use 'What You See Is What You Get' portal editor that enables you to change your portal on the fly, wherever and however you want it. 'Select', 'Drag' and 'Drop', that's all you need to do to expand your portal with a new widget.

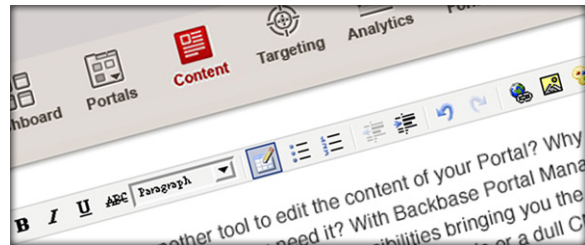
Want to add a new banner, change a form field or add a new content block? Select the appropriate element and change it on the fly. Of course, we also offer tools to keep everything mistake free. Backbase Bank 2.0 Portal offers audit trails, approval workflow for multi-eye checks, and a preview-stage during production for the publishing process.



Access Rights

Backbase Bank 2.0 Portal can help you to offer differentiated product and service capabilities to different customer groups, while keeping costs under control.

Within Portal Manager you can create groups and assign access rights or permissions to a specific group. Backbase Bank 2.0 Portal users are assigned to groups, and through those group assignments acquire the permissions to utilize portal and/or widget functionalities.

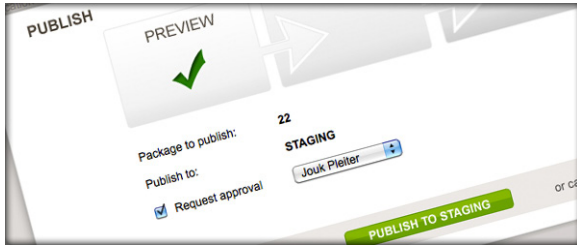


Content Manager

With Backbase CMS you can manage all your online content from a single location. All your content updates are automatically synchronized with the underlying CMS infrastructure and your changes can be embedded in an approval workflow before being published to the live portal.

You can also choose to edit your content directly within the context of the end-user portal page, exactly where you want it to be presented.

Backbase Portal Manager



Publish

With the Backbase Portal Manager, you can preview changes to your portal, and subsequently you can publish your changes to either the staging (QA) or to the live production environment.

Just click 'publish' and your changes are live. No lengthy IT change cycles, just instant execution of your publishing instruction with the touch of a button.



Integrated Analytics

Know who is visiting and what they are viewing. Portal Manager comes with integrated analytics that bring you real insight into your visitors' behavior, and will help improve your online conversion ratios.

Bank 2.0 Portal comes with an API to directly integrate with your current analytics software. If you are using Google Analytics, Omniture, Unica, Webtrends, Coremetrics or any other analytics suite, you don't have to switch. You can seamlessly integrate them with Bank 2.0 Portal.



Personalization

With Backbase Rules you can target customer segments and individual users, based on their behavior and profile. Backbase Portal's targeting rules enable smart cross- and upsell scenario's. For example: show a different widget when the user logs in more than 5 times per week.

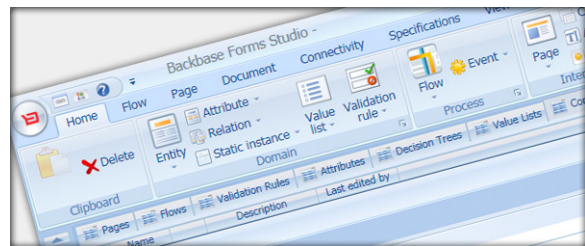
Or, show a banner to all users with a certain profile status. Your targeting rules can utilize both customer data from your CRM and your online customer data (preference and behavior data).

Add-On: Backbase Forms

With Backbase Forms you can create and edit forms, but above all: manage the business logic and business processes behind them. Backbase Forms not only helps you to create intelligent forms, but also helps you to design the process that routes the form input to the right systems and people within your organization.

Backbase Forms enables you to design interactive forms, calculators and simulation tools that make all interaction with your company intuitive, user-friendly and efficient. With Backbase you can significantly improve your self-service processes, response times, employee productivity, and drastically lower your operational costs.

Additionally, Backbase Forms creates an efficient collaborative environment for both Business and IT specialists. Business teams can quickly design new forms, observe and measure the results, and make the appropriate updates and modifications, all without having to do programming. IT specialists can configure the core forms platform and do a one-time job in creating code fragments for display and integration logic.



Benefits of Backbase Forms:

Manage Your Interactive Forms

Backbase Forms helps you to create and manage interactive Web 2.0 forms. Your forms will be equipped with subtle animations, contextual help, guided navigation, conditional questions, real-time feedback, direct validation, auto summary and auto save. Backbase Forms easily integrates with your back-end systems and helps you to streamline form handling processes.

Create Calculators and Simulation Tools

Backbase Forms comes with a powerful rules engine that enables you to easily implement calculators, simulation tools and advanced advisory tools to help your customers to make complex decisions or product choices. The underlying business rules can be directly edited by business analysts, without IT dependency.

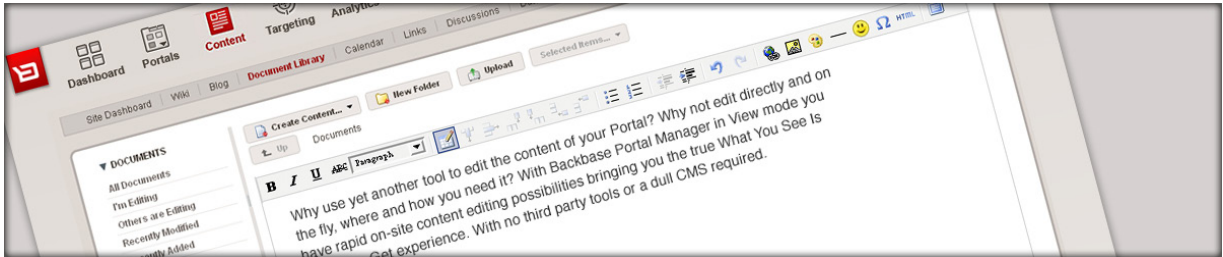
Forms Studio

Backbase Forms Studio is an advanced forms design environment. It enables business analysts to work directly with business owners to translate their needs into quick prototypes. Backbase Forms Studio offers a publication workflow process, which enables business people to publish forms updates directly to a staging and/or live production environment.

Forms Composer

Backbase Forms Composer is a simple, browser-based forms editor. It enables business users to directly make changes in existing forms giving them direct control over text, sequence of questions and forms layout, all within carefully designed structures to prevent them from making mistakes. Backbase Forms Composer can be used by any business user and requires no training.

Add-On: Backbase CMS



If you need a tightly-integrated CMS with your Portal; Backbase offers its own CMS as an add-on component.

Backbase CMS is based on Alfresco's ECM technology and is well-integrated into the overall Backbase Bank 2.0 Portal architecture. Backbase CMS can be used to manage a wide variety of content types (HTML, Documents, Video, XML, UGC) and offers enterprise-grade content authorization, -workflow and -publishing capabilities.

However, if you are completely satisfied with your current CMS, just keep using it. Backbase Portal will assume your content via widgets and the Portal's Mashup, or Content Services, will seamlessly integrate your existing content sources directly to Backbase Bank 2.0 Portal.

Add-On: Apps

Backbase Bank 2.0 Portal comes with pre-built widgets and Web 2.0 applications (add-on) that are available in the Portal App store. You can easily add your own or any third-party application to the Portal App Store and make all of them directly available to your portal users.



Backbase Pre-built Apps

Below a short overview of some add-on apps you can use within your Backbase Bank 2.0 Portal. If you don't see the right app or if you have different requirements, please feel free to contact us directly to talk about your needs. We are open to developing widgets or apps together.

My Profile

It's important to give your customers control over their information and privacy. The My Profile module allows your customer to choose how their personal information is displayed, how they want to be contacted, and their overall preferences (e.g. privacy, e-mail notification, homepage settings) and interest (e.g. topics, events).

My Content

Enable your customers to manage all their relevant content (e.g. contracts, bookmarks/clippings, submitted forms, simulation results and product information) in a single location.

Third-Party Apps

Backbase Portal can integrate with any existing Web application. Third-party systems such as PFM tools, brokerage tools, CMS, e-marketing and -support tools, etc., can be easily encapsulated within widgets. Widgets can be presented across multiple channels and devices and can be targeted to specific customer segments or individual users. Widgets are registered in the Portal App Store.

My Inbox

The My Inbox is the control panel for all of your Bank 2.0 interactions. Now your customers can manage all their important messages from a single location. Whether they are receiving an update from their account manager, or accepting a service extension request, all of these interactions pass through their personal inbox.

Collaboration

Empower your employees and business partners with modern collaboration tools including: Wiki, Blog, Project Spaces, Document Sharing and Calendaring. Using the Backbase Collaboration Module, co-workers and business partners can come together to swarm on problems and share what they are learning, and, they can do it all in real time.

Your employees and business partners are engaged and connected. It's easy to find the people, content, information, and media they need.

Customer Engagement Solutions. Delivered.

Backbase delivers next-generation enterprise portal software with powerful Web 2.0 functionality to increase revenue and acquire and retain customers. Our customer-centric design philosophy enables our customers to drive self-service, fuel online revenues and turn their online channel into a true Customer Experience Platform.

Our flagship product, Backbase Portal, offers a new, user experience layer on top of existing systems, and links people to the vital information and resources they need. It unites isolated content and applications to create a seamless, online experience without the need to change underlying infrastructure and IT systems. An efficient design enables companies to create high-quality portals that empower e-business professionals to manage, and optimize, their online customer interactions with less IT support. This means faster time to market for new business requirements.

Global 2000 enterprises such as ABN Amro, AIG, Al Rajhi Bank, Barclays, Bank of America, BT, General Motors, ING, KPN, Motorola, NXP, Philips, UBS and Visa, use Backbase technology to create personalized customer experiences. Backbase was founded in 2003 and is privately funded with operations in New York and Amsterdam.

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