

WORLD'S BEST DIGITAL BANK AWARDS

Show Your Excellence—Grow Your Business

Enter *Global Finance's* 2015 World's Best Digital Bank Awards today. Get the recognition your organization deserves, and the rewards that come with it.

Global Finance's World's Best Digital Bank Awards (formerly know as the World's Best Internet Bank Awards) are the undisputed authority on the world's leading digital banking service providers. Now in their 16th year, these awards have become the most prestigious honor in the industry, and winners gain a strong advantage and marketing edge over their competition.

This year, we updated the name of the awards to reflect the extent to which digitization is transforming our lives in general and banking in particular. By renaming this as the Digital Bank Awards, we are making the competition more inclusive of current technology and more future-focused in anticipation of developments still to come.

We have also added an entirely new category devoted to Islamic Finance. As Islamic Finance is increasingly enmeshed in the global financial marketplace, Islamic financial institutions are becoming more sophisticated in the products and services they offer and the channels by which they interact with their clients - including the digital channel. Digital banking is a key area of investment for Islamic Finance, which will allow firms at the forefront of development to reach an even greater audience of retail and corporate clients.

The distinction of being among *Global Finance's* Best Digital Banks allows honorees to stand out within their own organizations, leading to improved staff recruiting/retention and personal recognition.

Winners will be showcased in *Global Finance's* September and December 2015 issues and online at GFMag.com. And for the first time, our Digital Bank Awards Ceremony & Dinner will be held in London in early November. London is emerging as the global center of new financial-technology developments, so we think it is particularly appropriate to celebrate our honorees in the location where the future of digital banking is taking shape.

New Category for 2015!
• *Islamic Digital Banks*

Entry Deadline: April 30, 2015



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OFFICIAL
JUDGING
PANEL:

Infosys® | Building
Tomorrow's Enterprise

Winners will be announced in the September 2015 issue when the country and sub-category regional winners are named. Remaining regional and global winners will be announced at an Award Dinner in London in November and profiled in the December issue. The most successful and innovative online banks will be recognized within categories by country, regionally and globally.

Entries will be analyzed by a team of Internet and banking experts at Infosys, a leading provider of next-generation consulting and technology solutions. The editors of *Global Finance* will make all award selections. Only banks that enter the competition will be considered for awards, and awards will only be given in the regions, countries and categories in which there are entries.

Judging will be based on submissions from participating banks. Criteria for selecting winning banks will be the breadth of their product offerings, success in migrating existing customers to digital platforms, acquiring and retaining new customers and use of the digital offerings to improve business processes, cut costs and deliver other benefits.

Past WINNERS Include:

Global giants like Citi, Standard Chartered and HSBC, regional powerhouses Raiffeisen, DBS and Wells Fargo and local gems Bancolombia, SAMBA and Piraeus Bank.

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BEST CORPORATE/INSTITUTIONAL DIGITAL BANK

To be considered in the Best Corporate/Institutional Digital Bank category, applicants must electronically submit the following information and answer the questions listed below. Written replies to each question should be no more than 350 words in length, but applicants may attach additional supporting materials. The Infosys judging panel will review submissions. *Global Finance* editors will make the final award selections.

STRATEGIES

1. What is your strategy for making your bank a next generation digital bank? Please explain your answer with sufficient data points and be specific.

- Is cloud computing part of your bank's digital revolution strategy? If yes, please explain.
- Describe your risk assessment and management initiatives for digital banking.
- How effectively are you using SMAC (Social, Mobile, Analytics and Cloud) enabled solutions as a part of your corporate banking strategy to improve business volume and revenue?

(Your answer may include: customer retention, cost savings, process improvements, integration with other channels including handheld devices, downtime management, SMAC influence, etc.)

2. What are the key capabilities of your corporate banking online platform architecture (such as: service oriented architecture, straight-through processing capabilities, web enabled technology, 24x7 operation, multi country currency implementations, legal/regulatory compliance, localization/multi-language support, cloud computing, etc.)?

PRODUCTS AND SERVICES

3. What fully digital products and services are offered to your customers? What additional product and services are in your plans to be digitalized?

- Please describe any online banking services that you provide, which are geared to niche client segments (such as healthcare, real estate, government, merchants, channel financing, etc.).

4. Please describe your online Investment Management Services with respect to the following:

- Percentage of clients serviced
- Asset classes available
- Tools/calculators/dashboards/other available add-ons (such as: news/research/analysis/advisory services)
- Client types serviced
- End-to-end processing capabilities

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5. Please describe your online Cash Management Services with respect to the following:
 - Products and services offered to the client (such as: payables, receivables, liquidity management, etc.)
 - Innovative/unique cash management features (already available or planned) that distinguish you from your competitors.

6. Please describe your Cash Management Services with respect to the following:
 - Percentage of cash management clients who are enrolled for online services
 - Strategy followed to encourage clients to use online services
 - Percentage of total cash management revenues generated online and the year-to-year growth in the last two years (2013-2014).

7. Describe the Trade Finance services and products offered online (such as: documentary credit, guarantees, queries/reporting, end-to-end processing, etc.). Please explain the online features/benefits of these services.

8. Please describe your Trade Finance Services with respect to following:
 - Percentage of total clients that use Trade Finance Services
 - Unique and differentiating features (technological/processes/others) and strategies that differentiate you from competitors and also encourage clients to use your Online Trade Finance Services (Please include whether you provide Next Generation products like MT798, BPO, e-invoice, etc.)
 - Percentage of total trade finance revenue generated online and growth in these numbers over the last two years
 - Does the online portal have a document management system to view and edit Trade Finance Financial and Commercial documents?

9. Is your online portal capable of:
 - Providing real time currency exchange rates
 - Currency conversion facilities (please list currencies supported)
 - Percentage of customers that use this facility
 - Do your corporate customers get real-time alerts and privileges to act on in every stage of the transaction? (Applicable for all transaction banking products.)

FEATURES, INNOVATION AND TECHNOLOGY

10. Describe your differentiating features (technological/processes/others) and strategies used to encourage clients to enroll for digital Investment Management Services.

11. Describe your digital capabilities in analytics, consolidated dashboards and multi-bank reporting, from an online corporate banking perspective.

12. List the key interactive features on your website for corporate banking customers (such as: account opening, statement download, surveys, personalization features, service requests, tools/calculators, online chat, custom research/news, self service capabilities, online help or FAQs, etc.).

13. Do you offer single sign-on for all corporate banking services offered through your website? Provide details and exclusions.

14. What are the challenges you face to provide an integrated banking website experience to corporate banking clients? What have you done to overcome these challenges?

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SECURITY

15. What technologies/procedures do you have in place to monitor and prevent internet banking fraud/theft/hacking for corporate clients? Does the online portal have secured Cloud Integration to save or archive transaction details? (Applicable for all transaction banking products.)
16. How do you improve client awareness regarding internet banking fraud/theft/hacking/AML compliance? (For example: providing a link on your website with details on safe internet banking practices and the precautions clients need to take.) Explain the specific preventive and corrective measures taken on the above aspects.
17. Describe your online fraud resolution process. Explain your client service strategy and SLA for corporate banking clients who are a victim of internet banking fraud/theft/hacking.
18. Is your online portal capable of providing multi-level authentication for transactions? If yes, please provide details. What advanced security features have been implemented to prevent phishing and other online scams?

MOBILE BANKING

19. Is your website compatible with different internet browsers and operating systems for end-to-end transactions? Are there any specific system requirements needed to access your website?
20. What are the key strategies and drivers of your corporate mobile banking offering? What are your top investment priorities in corporate mobile banking? (Justify your response for mobile web banking, mobile apps banking and SMS/text banking separately.)
21. What percentage of your total corporate banking client base is enrolled for mobile banking (including: mobile web banking, mobile apps and SMS/text banking). What percentage of average transaction volume is initiated using mobile?
22. Describe the current mobile channel platform/delivery modes for corporate mobile banking services. Provide your response based on:
 - Explain the channels for delivery (such as: smartphone, mobile, tablet, notes, etc.).
 - The various products/services being offered via these platforms and the benefits of each platform.
 - Explain how security is ensured for each category of mobile banking.
 - Explain the unique differentiating features of your mobile banking offering.
 - Is your solution capable of handling files carrying rich volume of transactions? What file formats are supported by your solutions?
 - Do you offer multi-level approval services via mobile banking solutions? If yes, have you defined rule based work flow for transactions?Please justify your response for Mobile web banking and Apps banking separately for all sub-questions.
23. Have social media sites been included in your corporate banking online strategy?
 - If so, what are the goals, benefits (such as: product research, marketing and promotion, community building, transparency, internal improvements, providing thought leadership to corporate clients/prospects, etc.) innovations and metrics vis-a-vis social media initiatives and implementation?
 - Provide details on your response turnaround time to social media queries/pulses and the tracking mechanism.
24. Is your social media platform integrated with your current enterprise applications including CRM, marketing and legal?
 - Is unstructured data from your social media tools used in your analytics tools to derive useful insights (for example: products/services desired by clients/prospects segments)?
 - What are the quantitative indicators used to measure the success of your social media initiatives?

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BEST CONSUMER DIGITAL BANK

To be considered in the Best Consumer Digital Bank category, applicants must electronically submit the following information and answer the questions listed below. Written replies to each question should be no more than 350 words in length, but applicants may attach additional supporting materials. The Infosys judging panel will review submissions. *Global Finance* editors will make the final award selections.

STRATEGIES

1. What is your strategy for making your organization a next generation digital bank? Please support your answers with sufficient data points and be as specific as possible.
 - Is cloud computing a part of your bank's digital revolution strategy? If yes, please elaborate.
 - Describe your risk assessment and management initiatives for digital banking.(Your answers may cover these areas: customer retention, cost savings, process improvements, integration with other channels including handheld devices, downtime management, SMAC (Social, Mobile, Analytic and Cloud) enabled solutions, etc.)
2. What are the key capabilities of your consumer banking multi-channel integration architecture? (For example: service oriented architecture, straight-through processing capabilities, web enabled technology, 24x7 operation, multi-country/currency implementations, integration with core banking platform, legal/regulatory compliance, localization/multi-language support, SMAC enabled solutions, etc.)

PRODUCTS AND SERVICES

3. What fully digital products and services are offered to your customers? Which additional products and services are in your plans to be digitalized?
4. Are the products and services mentioned above available at all channels as service points for your customers? How many of them are available at multiple channels? Can a customer initiate product application in any one channel and close at any another?
5. What unique online investment management features distinguish you from your competitors? Please specify the tools/features used including, but not limited to; risk profilers, recommended portfolios, access to proprietary secondary sources of research, sample portfolios, financial planning tools, goal/budget planners, availability of online help (email/chat) for portfolio review/recommendations, etc.
6. List the key functions and features of your bill presentment payment service. Also, describe the factor(s) that give you a competitive advantage over other banks in this area (in terms of payment/presentment features, channels or any other innovations).

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7. What percent of your total online banking customers use your online bill pay service? What is the typical turnaround time for:
- Registration of the user for online bill pay.
 - Setting up a successful bill payment.
- Do customers incur any additional charge or are they given a discount to use your online bill payment service?

FEATURES

8. Explain some of the unique features of your website that distinguish you from your competitors (including authenticated and non-authenticated/public domain).
- Is there a single sign on or straight-through processing facility?
 - Does it have interactive features (such as: surveys, apps, services requests, tools, calculators, chat, statement download, etc.)
 - What are the user experience improvement and personalization features?
 - What kind of templates are used?
- Justify your response based on different matrices like reduction in time taken to complete transactions, elimination of error and data redundancies, lower operating costs, etc., and any innovative measures adopted for implementation.
9. Is your website compatible with different Internet browsers and operating systems for end-to-end transactions? Are there any specific system requirements needed to use your website?
10. Does your website provide information from external sources like Dow Jones, Reuters, CNN, etc.? Please include details about links to external websites for utilities like bill payment, tax payment, etc. Is your website integrated with third party services like Google Maps or weather forecasts to enhance user experience? What are the available modes in your online banking site through which customers can communicate with the bank and other customers?
11. Please describe the extent to which your banking channels (branch, call center, systems, etc.) are integrated in order to provide consistent flow of information and provide banking functionality to customers, including any channel optimization measures that you have taken? Provide details and specify exclusions.
12. Is your website uniform across regions/customers/segments or is it customized? If it is customized, what is the level/extent of customization? What are the features on your website that make it user friendly (such as: multi-service window, FAQs, help, contact details, navigation, online demos, etc.)?
13. Please describe any innovation/competitive differentiators that aid an integrated online banking experience for consumers on the website (for example: multi-bank aggregation, e-commerce, customer analytics, single holistic view, etc.).

MOBILE BANKING (SMS/WEB/TEXT BANKING)

14. What steps have you taken to implement a successful mobile banking strategy that complements other channels?
What percent of your total digital banking customers use online banking vs. mobile banking?
What is your strategy to educate & migrate customers to digital banking?
15. How are mobile banking maintenance, upgrades and downtime handled and what is the average downtime faced by end users of mobile banking? Please provide information for SMS Banking and/or Mobile Banking Application.

SECURITY

16. Security measures/technology:

- What are the basic and advanced level technologies/ procedures/measures you have in place for monitoring and preventing online banking (including mobile banking) fraud/theft/hacking (including information on layered security features, features to ensure transaction security, levels of user authentication, encryption protocols used, etc.)?
- What are the social media related security measures you have in place?
- Explain the methods/technology adopted to ensure a safe and secure text (SMS) banking.

17. Fraud, theft, hacking monitoring system:

- What are your online fraud monitoring and resolution processes for self service channels (including mobile banking)?
- Explain your customer service strategy and SLA for customers who become victims of internet banking fraud/theft/hacking. Do you have policy to compensate customers for their loss? If yes, under what circumstances and how?

18. Security awareness:

- What are the customer awareness and education initiatives taken to apprise customers on information security for SMS banking and/or mobile banking?
- Do you have a defined policy which details under what circumstances the bank may contact a customer on an unsolicited basis and request the customer to provide electronic banking credentials?

19. Is your web site compatible with a mobile browser (WAP Browser)? If yes, please provide details of the technology used and the extent of online functionality available via the mobile channel. Are customers able to make applications online for deposits/credit/investment product offerings?

20. What percent of your customer base has enrolled for SMS (text) banking and/or mobile banking? Please mention the year-over-year increase. Highlight the specific reason (if any) for high enrollment at a peak (for example: special offers when enrolling in a service, such as offer of coupons, free safe deposit, etc.).

21. What products and services are accessible to customers via mobile banking? What are the various features & functionalities available to customers, both informational and transactional? Please provide details on what basis the mapping of the product and service offerings are done to mobile banking. Please describe any innovation/competitive differentiators in providing mobile banking to consumers.

22. What are the various services accessible to a customer via SMS banking? Please provide the list of push and pull services separately for SMS Banking. Please describe any innovations/competitive differentiators in providing SMS banking to consumers.

23. What are the special features/offers/reward programs, etc. used for promoting the use of SMS banking and/or mobile banking?

24. Was your SMS banking application created in-house or it is a plug-in/third party product on top of your bank's existing host systems? What are the various routing options available with the bank?

SOCIAL MEDIA IMPACT

- 25.** What is your strategy for including social banking as one of the features you offer? Do you have a plan to provide products and services via social platforms?
What are the goals, benefits (e.g. customer service, customer education, product research, etc.), innovations and metrics vis-a-vis social media initiatives and implementation?
- 26.** Do you have a dedicated team to monitor social media activity? How do you track the responses from your social media tools? What is the turnaround time for your responses on social media? Do you have policies and practices in place to protect customer privacy and to ensure customer data security?
- 27.** How do you handle the vast quantum of structured/unstructured data generated by your customers using your online banking site?
Do you draw insights from these data using analytic tools to provide better user experience and contextual information to the customer? If yes, how do you measure the outcome (for example: define landing pages for a user based on their previous navigations)?
How do you measure social media's contribution to strategic goals of the bank? Please be specific in your answer.

PERSONAL FINANCE MANAGER

- 28.** Do you offer your customer access to a Personal Financial Manager (PFM) tool? If yes, provide details, keeping the following in mind:
- Is this an in-house tool or have you engaged a third party tool?
 - Is this facility available to all customers or selectively available?
 - Is it free or fee-based?
 - Elaborate on the overall functioning of the tool.
 - Can only self accounts or other bank/cards/investment details can be incorporated (account aggregation)?
 - What are the methods/choices available for data updates/synchronization?
 - What are some of the important functionalities/offerings?
 - What are the most important tools?

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BEST ISLAMIC DIGITAL BANK

To be considered in the Best Islamic Digital Bank category, applicants must electronically submit the following information and answer the questions listed below. Written replies to each question should be no more than 350 words in length, but applicants may attach additional supporting materials. The Infosys judging panel will review submissions. *Global Finance* editors will make the final award selections.

IMPORTANT ENTRY DETAILS

- **Islamic banks may choose to compete in one or more countries.**
- **The entry fee to compete in one country is \$1,000.**
- **Each additional country entered will require an additional \$1,000 fee.**
- **Entry fee covers both the Consumer and the Corporate/Institutional main categories. There are no sub-categories for Islamic Digital banking.**
- **On your entry, please indicate all countries you intend to enter in and complete the Information Requirements and Payment Instructions located on the following page of this call for entries.**

1. How integral is Islamic Banking to your corporate strategy? Please justify your answer with facts and data.

2. What products and services offered to the customer under Islamic Banking are fully digital? Which additional product & services are in your plan to be digitalized?

3. Are the products and services mentioned above available through all channels as service points for your customers? How many of them are available at multiple channels? Can a customer initiate product application in one channel and close at another?

4. What percent of your total Islamic Banking customers use digital banking? What is your strategy to promote the Islamic Banking digital business and increase your customer base? Explain with specific initiatives and data.

5. What are the key capabilities of your Islamic Banking digital channel? Explain from a functional & technical architecture standpoint.

6. Do you offer mobile banking as part of your digital Islamic Banking strategy? If yes, please list the service/product offerings.

7. What is your strategy for making your bank a next generation digital bank in the Islamic Banking segment?

8. What percent of the business volume is handled through Digital Banking/Islamic Banking transactions?

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COMPETITION CATEGORIES, SUB-CATEGORIES & PROCESSING FEES

To Enter: Fill out this entry form and return it to us by April 30, 2015.

Main categories \$550 each. • Sub-Categories \$400 each. See payment instructions

- Banks must choose to compete in either the Consumer Category, the Corporate/Institutional Category or both.
- The processing cost to compete in each main category is \$550.
- Awards will also be presented in nine consumer sub-categories and ten corporate/institutional sub-categories.
- The processing cost to compete in each sub-category is \$400.
- Please check the categories and sub-categories in which you wish to compete and calculate processing fees:

MAIN CATEGORY					
Corporate/Institutional		<input type="checkbox"/>	Consumer		<input type="checkbox"/>
SUB-CATEGORIES					
<input type="checkbox"/>	1. Best Investment Management Services	\$	<input type="checkbox"/>	1. Best Online Deposit, Credit and Investment Product Offerings	\$
<input type="checkbox"/>	2. Best Online Cash Management	\$	<input type="checkbox"/>	2. Best Bill Payment & Presentment	\$
<input type="checkbox"/>	3. Best Trade Finance Services	\$	<input type="checkbox"/>	3. Best Web Site Design	\$
<input type="checkbox"/>	4. Best Web Site Design	\$	<input type="checkbox"/>	4. Best Integrated Consumer Banking Site	\$
<input type="checkbox"/>	5. Best Integrated Corporate Banking Site	\$	<input type="checkbox"/>	5. Best Information Security Initiatives	\$
<input type="checkbox"/>	6. Best Information Security Initiatives	\$	<input type="checkbox"/>	6. Best in Mobile Banking	\$
<input type="checkbox"/>	7. Best Online Treasury Services	\$	<input type="checkbox"/>	7. Best in Social Media	\$
<input type="checkbox"/>	8. Best in Mobile Banking	\$	<input type="checkbox"/>	8. Best Mobile Banking App	\$
<input type="checkbox"/>	9. Best in Social Media	\$	<input type="checkbox"/>	9. Best SMS/Text Banking	\$
<input type="checkbox"/>	10. Best Mobile Banking App	\$			
Total		\$	Total		\$

*Banks under common ownership may enter in more than one country but each country will require a separate entry and processing fee. Unless otherwise instructed, banks will be entered into the competition in the country indicated on the "Information Requirements" below.

Information Requirements:

Bank _____

Mailing Address _____

City _____

State _____ **Country** _____

Zip/Postal Code _____

Web Site Address _____

Entry Submitted By _____

Title _____

Phone _____ **Fax** _____

E-Mail _____

Payment Instructions:

Make checks payable to Global Finance Media Inc. (drawn on a US Bank, in US dollars).

Or by credit card:

I authorize Global Finance Media, Inc. to charge my: Visa, MasterCard, AMEX

Card Number:

Expiration Date:

Signature:

Date:

Amount to be charged:

2015 World's Best Digital Banks entries need to be submitted in electronic format to:

Attn: Chris Giarraputo
Global Finance Media, Inc.
7 E 20th Street - 2nd Floor
New York, NY 10003
email: chris@gfmag.com

Tel: 212-524-3214
Fax: 212-777-2692

Entry kits are also available at www.gfmag.com
Entry Deadline: April 30, 2015

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CATEGORY AWARDS

—COUNTRY, REGIONAL AND GLOBAL

Awards will be presented for Best Consumer Digital Banks and Best Corporate/Institutional Digital Banks in all countries for which there are submissions. Country winners will be announced in the September issue of *Global Finance*. Country winners will be eligible for regional Awards in North America, Latin America, Asia, Europe, Central/Eastern Europe, Middle East and Africa. Regional Best Consumer Digital Banks and Regional Best Corporate/Institutional Digital Banks will be eligible for global awards. Finally, a single bank will be awarded the grand title of World's Best Digital Bank. Only banks that have submitted entries in both the Consumer and the Corporate/Institutional categories are eligible for the grand global award. Category regional and global winners will be announced at the Awards Dinner in London in November 2015.

SUB-CATEGORY AWARDS

—REGIONAL AND GLOBAL

Regional awards will be presented in North America, Latin America, Asia, Europe, Central/Eastern Europe, Middle East and Africa for nine Consumer Sub-Categories - Best Online Deposit, Credit and Investment Product Offerings, Best Bill Payment & Presentment, Best Website Design, Best Integrated Consumer Banking Site, Best Information Security Initiatives, Best in Mobile Banking, Best in Social Media, Best Mobile Banking App, Best SMS Text Banking - and ten Corporate/Institutional Bank Sub-Categories - Best Investment Management Services, Best Online Cash Management, Best Trade Finance Services, Best Website Design, Best Integrated Corporate Banking Site, Best Information Security Initiatives, Best in Mobile Banking, Best in Social Media, Best Mobile Banking App and Best Online Treasury Services. Regional Sub-Category winners will be eligible for global Sub-Category awards. Sub-Category regional winners will be announced in the September issue. Sub-Category global winners will be announced at the Awards Dinner in London in November 2015.

ISLAMIC DIGITAL BANK AWARDS

—COUNTRY, REGIONAL AND GLOBAL

Awards will be presented for the Best Islamic Digital Bank in all countries for which there are submissions. Country winners will be announced in the September issue of *Global Finance*. Country winners will be eligible for regional Awards in regions for which there are submissions. Regional winners will be eligible for the Global Award. A single bank will be awarded the title of World's Best Islamic Digital Bank. Regional and Global winners will be announced at the Awards Dinner in London in November 2015.



YOUR SECRETS ARE SECURE WITH *GLOBAL FINANCE*

We recognize that much of the information we are requesting is sensitive and competitive in nature. Do not let that stop you from entering this prestigious competition. Our judges sign confidentiality agreements. Additionally, *Global Finance* will not publish any of the information submitted in the application process without prior notification and approval from the applicant.