



GLOBAL
FINANCE

CALL FOR ENTRIES

WORLD'S BEST INTERNET BANK AWARDS

STAKE YOUR CLAIM AMONG THE BEST

Here is the chance to have your innovative Internet strategy and online services recognized, and see how you stack up against the top competition in your country, region and around the world.

World-class judges will evaluate each submission. An Award Dinner to honor all winners will be held in New York in November 2010.

Entry Deadline: May 7, 2010

www.gfmag.com



GLOBAL FINANCE'S ELEVENTH ANNUAL WORLD'S BEST INTERNET BANK AWARDS

will be announced in the September 2010 issue when the country and sub-category regional winners are named. Remaining regional and global winners will be announced at the Award dinner in November and profiled in the December issue. Honored will be the most successful and innovative online banks. Awards will be presented within categories by country, region and globally. 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 the Web and acquiring and retaining new customers and use of the Internet to improve business processes, cut costs and deliver other benefits.

PAST WINNERS INCLUDE: *ABN-AMRO, Activo Bank, Akbank, Alfa Bank, ANZ Banking Group, Arab National Bank, AsiaUniversalBank, Askari Commercial Bank, Banamex, Banco Best, Banco de Venezuela, Banco do Brasil, Banco Espirito Santo, Banco Itau, Bancolombia, Banco Mercantil, Banco Popular de Puerto Rico, Banco Provincial, Banco Rio de la Plata, Banco Santander Central Hispano, Banco Santander Chile, Banco Santander Puerto Rico, Banco Santander Rio SA, Bank Austria, Bank Hapoalim, Bank Millennium, Bank Muscat, Bank of America, Bank of China, Bank of Cyprus, Bank of Montreal, Bank of Philippine Islands, Bank One, Barclays, BBVA, BBVA Banco Continental, BBVA Banco Frances, BBVA Banco Provincial, BCEE, Blom Bank, BNP Paribas, BPH, Budapest Bank Nyrt, Bradesco, Burgan Bank, Chinatrust Commercial Bank, CIBC, Citi, Commonwealth Bank of Australia, DBS Bank Ltd., Deutsche Bank, DnB Nor Bank ASA, Dubai Islamic Bank, EFG Eurobank Ergasias, EGG (Prudential PLC), First Direct, Fortis Bank, Garanti Bank, Grupo Santander, Gulf Bank, Hansabank Estonia, HSBC, ICICI Bank, Industrial & Commercial Bank of China, Jordan Kuwait Bank, JPMorgan Chase, Marfin Popular Bank Public, Mashreq Bank, Maybank, Millenium BCP, National Australia Bank, National Bank of Kuwait, OCBC Bank, Qatar National Bank, Raiffeisen Bank Austria dd, Raiffeisen Bank Croatia, Raiffeisen Bank dd Bosna i Hercegovina, Raiffeisen Bank EAD, Raiffeisen Bank Polska, Raiffeisen Bank RT, Raiffeisen Bank SA, Raiffeisenbank, Riyad Bank, RZB, SABB, Samba Financial Group, Sanwa Bank, Scotiabank/Scotia Capital, SEB Eesti Ubispank, SEB Merchant Banking, SEB Vilniaus Bankas, Shinban Bank, SinoPac Bank, Standard Chartered Bank, Svenska Handelsbanken, Swedbank, Taishin Intl Bank, Tatra Bank, TD Bank Financial Group, Unibanco, Wachovia, Wells Fargo, Yapi Kredi Bank*



BEST CORPORATE/INSTITUTIONAL INTERNET BANK

To be considered in the Best Corporate/Institutional Internet Bank category, applicants must 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. An esteemed panel of technology and banking experts will review submissions. *Global Finance* editors will make the final award selections.

1. What are the key themes of your corporate banking online strategy and what steps have you taken to achieve it? (customer migration, retention, cost savings, process improvements, integration with other channels, etc.).
2. What % of your total corporate banking customer base is enrolled for online banking? What % of transaction volume is initiated online?
3. Describe any online banking services that you provide, which are geared to niche customer segments (such as healthcare, real estate, government, merchants, channel financing, etc.).
4. What are the key strategies and capabilities of your corporate banking online platform architecture? (service oriented architecture, straight through processing capabilities, web enabled technology, 24x7 operation, multi country/ currency implementations, etc.).
5. Describe your Online Investment Management Services in terms of
 - customer types serviced
 - asset classes available
 - service offerings (tools/calculators, research/commentary, risk profiling, customized planning, tax filing, tracking/ charting, etc.)
 - end to end processing capabilities
6. What are your unique Online Investment Management Service features that distinguish you from your competitors?
7. Describe your Online Cash Management Services provided (cash flow planning, cash flow budgeting, pooling, liquidity services, real time balances/reporting, etc.).
8. What % of total customers that use cash management services, are enrolled for online services and what % of total cash management fee income is generated online? What has been the growth in these numbers over the last two years?

9. Please describe your online capabilities in analytics, consolidated dashboards, multi-bank reporting.
10. What are any other unique online cash management features that distinguish you from your competitors?
11. Describe the Trade Finance services and products offered online (documentary credit, guarantees, queries/reporting, end-to-end processing, etc.). Also please explain the online features/benefits of these services.
12. What are your unique online Trade Finance Service features that distinguish you from your competitors? Specifically mention any innovations over competitors.
13. What % of total customers that use Trade Finance Services are enrolled for online services and what % of total trade finance fee income is generated online? What has been the growth in these numbers over the last two years?
14. List the key interactive features on your website for corporate banking customers (account opening, statement download, surveys, personalization, service requests, tools/calculators, online chat, custom research/news, etc.).
15. Do you use your corporate banking website for cross selling? Describe the features and processes available, and what benefits you have achieved.
16. Is your web site compatible with a mobile browser (WAP Browser)? If yes, describe the technology used and the extent of online functionality available via the mobile channel.
17. What are the unique features of your website that distinguish it from your competitors?
18. Do you offer single sign on for various corporate banking services offered through your website? Provide details and exclusions.
19. Do you offer straight through processing for various corporate banking services offered through your website? If yes, please give details.
20. What are the challenges you face to give an integrated banking website experience to corporate banking clients? What have you done to overcome these challenges?
21. Please describe any innovations/competitive differentiators in providing an integrated banking experience to your online corporate banking clients (online help, multi-channel support etc.)
22. What technologies/procedures do you have in place to monitor and prevent internet banking fraud/theft/hacking for corporate clients?
23. What are you doing to improve customer awareness regarding internet banking fraud/theft/hacking? (for example, link on website with details of safe internet banking practices and precautions customers need to take.)
24. Describe your online fraud resolution process. Explain your customer service strategy and SLA for corporate banking clients who are a victim of internet banking fraud/theft/hacking.



BEST CONSUMER INTERNET BANK

To be considered in the Best Consumer Internet Bank category, applicants must 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. An esteemed panel of technology and banking experts will review submissions. *Global Finance* editors will make the final award selections.

1. What are the key themes of your consumer banking online strategy and what steps have you taken to achieve it? (customer migration, retention, cost savings, process improvements, integration with other channels, etc.).

2. What % of your total consumer banking customer base is enrolled for online banking and what % of average transaction volume is initiated online?

3. What are the key strategies and capabilities of your consumer banking online platform architecture? (service oriented architecture, straight through processing capabilities, web enabled technology, 24x7 operation, multi country/ currency implementations, integration with core banking platform, etc.).

4. Describe your Online Investment Management Services for consumer customers in terms of

- customer types serviced
- asset classes available
- service offerings (tools/calculators, research, risk profiling, customized planning, market commentary, etc.)
- end to end processing capabilities

5. What are your unique Online Investment Management Services features that distinguish it from competitors?

6. List the key functions and features of your online bill presentment/payment service. What are the key features that distinguish it from competitors?

7. What is the typical turn around time for:

- (i) registration of a user for online bill pay
- (ii) a successful bill payment

8. What % of your total online banking customer base uses your online bill pay service?

9. What are the different credit options available for the consumer segment via the internet channel (such as credit cards, mortgages, auto loans, personal loans, education loans and others) and mention the average % of accounts opened via the internet vs. total accounts in each category.
10. What are your unique online credit features and initiatives that distinguish you from the competitors?
11. For credit products, describe the extent of functionality available online and what part of functionality is available offline only, if any (product/rate info, account opening, application status tracking, decisioning, fulfillment, servicing, cross selling, straight through processing, etc.).
12. What are the various deposit products (checking, savings, term deposits etc.) offered to consumers via the online channel and what is the average % of accounts opened online vs. total accounts opened for each product category?
13. What are your unique online deposit features and initiatives which distinguish you from your competitors?
14. For online deposit products, describe the extent of functionality available online and what part of functionality is available offline only, if any (account opening, application status tracking, decisioning, fulfillment, servicing, transfers, cross selling, straight through processing, etc.).
15. What are some unique features of your general (public) website that distinguish it from your competitors?
16. Is your web site compatible with a mobile browser (WAP Browser)?
If yes, give details of the technology used and the extent of online functionality available via the mobile channel.
17. List the key interactive features on your consumer banking website (surveys, personalization, applications, service requests, tools, calculators, online chat, statement download, etc.).
18. How are website maintenance/ upgrades/ downtime handled and what is the typical down time faced by end users?
19. Do you offer single sign on for various consumer banking services offered through your website?
Provide details and exclusions.
20. Do you offer straight through processing for various consumer banking services offered through your website? If yes, please give details.
21. Describe to what extent your consumer banking website functionality is integrated with, or different from, functionality in other channels (branches, call center etc.)
22. Please describe any innovations/ competitive differentiators in providing an integrated banking web site experience for the consumer website (for example multi-bank aggregation, e-commerce, etc.).
23. What technology/ procedures do you have in place to monitor and prevent internet banking fraud/ theft/ hacking?
24. Describe your online fraud resolution process. Explain your customer service strategy and SLAs for a victim of internet banking fraud/theft/hacking.

The Eleventh Annual World's Best Internet Bank Awards



COMPETITION CATEGORIES, SUB-CATEGORIES, & PROCESSING FEES



To Enter • Fill out this entry form and return it to us by May 7, 2010.

• 1-category FREE!* • 2-categories \$500 • Sub-Categories \$250 each. See payment instructions below.

- Banks may choose to compete in the *Consumer Category*, the *Corporate/Institutional Category* or both.
- Awards will also be presented in seven consumer sub-categories and six corporate/institutional sub-categories.
- The processing cost to compete in each sub-category is \$250.
- Please check the categories and sub-categories in which you wish to compete and calculate processing fees:

<input type="checkbox"/> Corporate/Institutional	\$		<input type="checkbox"/> Consumer	\$
SUB-CATEGORY <input type="checkbox"/> 1. Best Investment Management Services <input type="checkbox"/> 2. Best Online Cash Management <input type="checkbox"/> 3. Best Trade Finance Services <input type="checkbox"/> 4. Best Web Site Design <input type="checkbox"/> 5. Best Integrated Corporate Bank Site <input type="checkbox"/> 6. Best Information Security Initiatives	\$		SUB-CATEGORY <input type="checkbox"/> 1. Best Investment Management Services <input type="checkbox"/> 2. Best Bill Payment & Presentment <input type="checkbox"/> 3. Best Online Consumer Credit <input type="checkbox"/> 4. Best Web Site Design <input type="checkbox"/> 5. Best Integrated Consumer Bank Site <input type="checkbox"/> 6. Best Information Security Initiatives <input type="checkbox"/> 7. Best Online Deposits Acquisition	\$
Total:	\$		Total:	\$



***Banks under common ownership may enter in more than one country but each country will require a separate entry and be considered an additional category incurring a \$500 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 _____

Entry kits are also available at www.gfmag.com

Entry Deadline: May 7, 2010

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: _____

Return entries to:

2010 World's Best Internet Banks, Att: Chris Giarraputo
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 641 Avenue of the Americas
 New York, NY 10011
 Tel: 1-646-486-8823 • Fax: 1-212-447-7750
chris@gfmag.com



Category Awards – Country, Regional and Global

Awards will be presented for *Best Consumer Internet Banks* and *Best Corporate/Institutional Internet 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 Internet Banks and Regional Best Corporate/Institutional Internet Banks will be eligible for global awards. Finally, a single bank will be awarded the grand title of World's Best Internet 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 New York in November 2010.

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 seven Consumer Sub-Categories; Best Investment Management, Best Bill Payment & Presentment, Best Online Consumer Credit, Best Web Site Design, Best Integrated Consumer Bank Site, Best Information Security Initiatives and Best Online Deposits Acquisition and six Corporate/Institutional Bank Sub-Categories: Best Investment Management Services, Best Online Cash Management, Best Trade Finance Services, Best Web Site Design, Best Integrated Corporate Bank Site and Best Information Security Initiatives. 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 Award Dinner in New York in November 2010.

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.