

CALL FOR ENTRIES

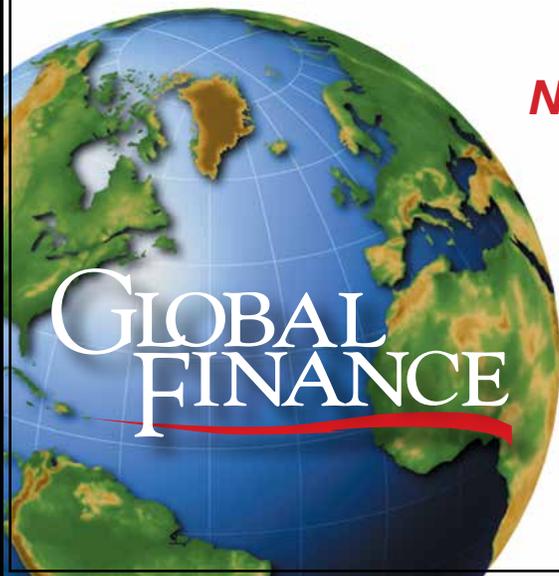
WORLD'S BEST INTERNET BANK AWARDS

Show Your Excellence—Grow Your Business

Enter *Global Finance's* 2014 World's Best Internet Bank Awards today. Get the recognition your organization deserves, and the rewards that come with it.

Global Finance's Internet Bank Awards are the undisputed authority on the world's leading online banking services providers. Now in their 15th year, these awards have become the most prestigious honor in the industry, and winners gain a strong advantage and marketing edge over their competition.

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



New Sub-Categories Added for 2014!

- ***Best Mobile Banking App***
- ***Best SMS/Text Banking***

Entry Deadline: April 25, 2014

GFMag.com

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OFFICIAL
JUDGING
PANEL:



Winners will be announced in the September 2014 issue when the country and sub-category regional winners are named. Remaining regional and global winners will be announced at an Award Dinner in New York 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 the Web, 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, Absa Digital Channels, Abu Dhabi Commercial Bank, Activo Bank, Akbank, Alfa Bank, Alinma Bank, ANZ Banking Group, Arab Bank, Arab National Bank, AsiaUniversalBank, Askari Commercial Bank, Banamex, Banco Agromercantil de Guatemala, Banco Best, Banco de Credito, Banco de Brasil, Banco de Venezuela, Banco Espirito Santo, Banco Itau, Bancolombia, Banco Mercantil, Banco Popular de Puerto Rico, Banco Provincial, Banco Rio de la Plata, Banco Santander, Bank Austria, Bank Hapoalim, Bank Inter, Bank Millennium, Bank Muscat, Bank of America, Bank of China, Bank of Cyprus, Bank of Valetta, Bank Leumi, Bank of Montreal, Bank of Philippine Islands, Bank One, Bank Pekao, Bank Unico, Barclays, BBVA, BBVA Banco Continental, BBVA Banco Frances, BBVA Banco Provincial, BCEE, Blom Bank, BNP Paribas, BPH, BRE Bank, Budapest Bank Nyrt, Bradesco, Burgan Bank, Caixa Bank, Chinatrust Commercial Bank, CIBC, CIMB Group, Citi, Commonwealth Bank of Australia, Corpbanca Chile, Cyprus Popular Bank Public Co., Danske Bank, DBS Bank Ltd., Deutsche Bank, DnB Nor Bank ASA, DSK Bank, Dubai Islamic Bank, EFG Eurobank Ergasias, EGG (Prudential PLC), Fineco bank, First Direct, Fortis Bank, Garanti Bank, Golomt Bank, Grupo Santander, Gulf Bank, Hansabank Estonia, Hellenic Bank, HSBC, ICICI Bank, Industrial & Commercial Bank of China, Iyau Unibanco, Jordan Kuwait Bank, JPMorgan Chase, Kuwait Finance House, Lloyds TSB International, Marfin Popular Bank Public, Mashreq Bank, Maybank, mBank, Mercantil Banco Universal, Millennium BCP, National Australia Bank, National Bank of Kuwait, OCBC Bank, OJSC-Promsvyazbank, OTP Bank, Piraeus Bank, Privredna Banka Zagreb, Qatar National Bank, Raiffeisenbank, 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, Rakuten Bank, RBC, Riyadh Bank, RZB, SABB, Samba Financial Group, Sanwa Bank, Scotiabank/Scotia Capital, SEB Eesti Uhispank, SEB Merchant Banking, SEB Vilniaus Bankas, Shinhan Bank, Siam Commercial Bank, SinoPac Bank, Standard Chartered Bank, Svenska Handelsbanken, Swedbank, Taishin Intl Bank, Tatra Bank, TBC Bank, TCS Bank, TD Bank Financial Group, Turkish Economy Bank, Unibanco, UniCredit Bank, Wachovia, Wells Fargo, Yapi Kredi Bank

The Fifteenth Annual World's Best Internet Bank Awards



BEST CORPORATE/INSTITUTIONAL INTERNET BANK

To be considered in the Best Corporate/Institutional Internet 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.

1. What are the key themes of your corporate banking online strategy and what steps have you taken to achieve them? (Retention, cost savings, process improvements, integration with other channels including handheld devices, downtime management, etc.) Also justify your response with factors like customer/business addition and average online transaction etc. on a year-over-year basis.
2. 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, legal/regulatory compliance, localization/multi-language support, cloud computing, etc.)
3. 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. Do you use your website for identifying and promoting cross selling opportunities? If yes, explain.
5. Describe your online Investment Management Services with respect to following:
 - Percentage of clients serviced
 - Asset classes available
 - Tools/calculators/dashboards/other add ons available, such as news/research/analysis/advisory services
 - Client types serviced
 - End-to-end processing capabilities
6. Describe your Online Cash Management Services provided with respect to:
 - Products & services offered to the client (Payables, receivables, liquidity management, etc.)
 - Explain the innovative/unique online cash management features (available or planned) that distinguish you from your competitors
7. Describe your Cash Management Services with respect to following:
 - % of cash management clients who are enrolled for online services
 - Strategy followed to encourage clients to use online services
 - % of total cash management revenues generated online and the year-over-year growth in the last two years

The Fifteenth Annual World's Best Internet Bank Awards

8. 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.

9. Describe your Trade Finance services with respect to following:

- % of total clients that use Trade Finance services
- Unique and differentiating features (technological/processes/others) and strategy that differentiate you from competitors and also encourage clients to use your online Trade Finance services
- % of total Trade Finance revenue generated online and growth in these numbers over the last two years

10. Is your online portal capable of:

- Providing real time currency exchange rates
- Currency conversion facilities (currencies supported)
- Providing the % of customers who used this facility

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

12. Please describe your online capabilities in analytics, consolidated dashboards and multi-bank reporting.

13. List the key interactive features on your website for corporate banking customers, including account opening, statement download, surveys, personalization features, service requests, tools/calculators, online chat, custom research/news, self service capabilities, online help or FAQs.

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

15. 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?

16. What technologies/procedures do you have in place to monitor and prevent internet banking fraud, theft and/or hacking for corporate clients?

17. What are you doing to improve client awareness regarding internet banking fraud/theft/hacking/AML compliance? (For example, website links with details of safe internet banking practices and precautions clients need to take.) Explain the specific preventive and corrective measures taken on the above aspects.

18. 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.

19. Is your online portal capable of providing multi-level authentication for transactions? If yes, please explain the details.

20. Is your website compatible with different internet browsers and operating systems for end-to-end transactions? Are there any specific system requirements to use your website? Please provide details.

21. 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 & SMS/text banking separately.)

22. What % of your total corporate banking client base is enrolled for mobile banking? (Mobile web banking, mobile apps and SMS/text banking categories.) What % of average transaction volume is initiated using mobile?

The Fifteenth Annual World's Best Internet Bank Awards

23. Describe the current mobile channel platform/delivery modes for corporate mobile banking services. Provide your response based on:

- Detail the various products/services being offered via these platforms and the specific benefits of each platform
- Explain how security is ensured for each category of mobile banking
- Explain the unique differentiating factors in your mobile banking offering to your client

Please justify your response for Mobile web banking, Apps banking and SMS/Text Banking separately for all the three sub-questions.

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

25. Has social media (Linkedin, Twitter, Blogs, etc.) been included as part of your corporate banking online strategy?

26. What are the goals, benefits (e.g. product research, marketing & 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? Please provide details.

28. Provide details on your response turnaround time to social media queries/pulses and the tracking mechanism.

29. Is your social media platform integrated with your current enterprise applications including CRM, marketing and legal?

30. Is unstructured data from your social media tools used in your analytics tools to derive useful insights (e.g. products/services desired by clients/prospects segments)?

31. What are the quantitative indicators used to measure the success of your social media initiatives? Please provide details.

The Fifteenth Annual World's Best Internet Bank Awards



BEST CONSUMER INTERNET BANK

To be considered in the Best Consumer Internet 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.

1. What are the key themes of your consumer banking online strategy and what steps have you taken to achieve them? (Customer migration, retention, cost savings, process improvements, integration with other channels including handheld devices, etc.)
2. Please provide year-to-year comparison for:
 - % of your total consumer banking customer base enrolled for online banking
 - % of average transaction volume initiated online
 - % of all consumer products that can be purchased 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, legal/regulatory compliance, localization/multi language support, etc.)
4. What are the various products offered to the consumer segment via the online channel?
 - Investment (equity, fixed income, mutual funds, REITs, commodities, currencies, derivatives, structured products, etc.)
 - Credit (credit cards, mortgages, auto loans, personal loans, education loans, etc.)
 - Deposit (checking, savings, term deposits, etc.)
 - Insurance (life, home, auto, accident)
5. For investment, credit and deposit products mentioned above, describe the extent of functionality (product/rate info, account opening, application status tracking, decisioning, fulfillment, servicing, cross selling, straight through processing, etc.) available online and what part of that functionality is available offline only.
6. What are your unique Online Investment Management features that distinguish you from competitors? Please specify tools/features used - including 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.
7. List the key functions and features of your bill presentment/payment service. Also, describe the factors that give you competitive advantage over other banks in this area (in terms of payment/presentment features, channels or any other innovations).

The Fifteenth Annual World's Best Internet Bank Awards

8. What % of your total online banking customer base uses your online bill pay service? Do customers incur any additional charge or are they given a discount to use online bill payment service? Please give the typical turnaround time for:

- Registration of the user for online bill pay
- Setting up a successful bill payment

9. What are some of the unique features of your website (includes authenticated and non authenticated/public domain) that distinguish you from competitors?

10. Is your website compatible with different Internet browsers and operating systems for end-to-end transactions? Are there any specific system requirements to use your website? Please provide details.

11. What are the key interactive features (surveys, applications, service requests, tools like PFM, calculators, online chat, statement download, etc.) and personalization features (personal email box, setting reminders, setting color/theme for website, account aggregation, etc.) available on your online banking website?

12. Does your website provide information from external sources like Dow Jones, Reuters, CNN, etc.? Also, mention 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 and Weather Forecasts, to enhance user experience? What are the available modes in your online banking site by which customer can communicate with and receive communications from the bank and from other customers?

13. How are website maintenance/upgrades/downtime handled and what is the typical downtime faced by end users? How is mobile banking maintenance/upgrades/downtime handled and what is the average downtime faced by end users of mobile banking?

14. Please provide details of consumer banking services offered through:

- Single sign-on
- Straight through processing

Please elaborate on benefits to you and consumers across different metrics (reduction in time taken to complete transactions, elimination of error and data redundancies, lower operating costs, etc.) and any innovative measures adopted in implementation methodology.

15. Please describe the extent to which your banking channels (branch, call center, systems, etc.) are fully integrated to afford consistent levels of information and functionality to a customer, including any channel optimization measures. Provide details and exclusions.

16. Is your website uniform across regions/customers/segments or is it customized? If customized, what is the level/extent of customization? What are the features on your website that make it user friendly? (Multi service window, FAQs, help, contact details, navigation, online demos, etc.)

17. 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, customer analytics, single holistic view, etc.)

18. Please provide details of basic and advanced level technologies/procedures/measures you have in place for monitoring and prevention of 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? Please provide detail.

19. What are your online fraud monitoring and resolution process for self service channels (including Mobile Banking)? Please provide detail. Explain your customer service strategy and SLA for customers who are victims of Internet banking fraud/theft/hacking. Do you have policy to compensate customers for the losses incurred by them due to frauds? If yes, in what circumstances, and how? Please provide detail.

The Fifteenth Annual World's Best Internet Bank Awards

- 20.** What methods do you use to educate customers on information security steps used on your site (including mobile banking)? Under what circumstances, if any, would you contact a customer to request their electronic banking credentials? By what means would you use to contact a customer under such circumstances? Do you provide a list of contacts for customer use in the event of suspicious account activity or information security related concerns?
- 21.** 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. Is the customer able to make an application online for any deposit, credit or investment product offerings?
- 22.** What % of your online customer base is enrolled for Mobile Banking? Please mention the year-to-year increase. What % of your customers enrolled for mobile banking are active users (i.e. they perform at least one transaction per month)? What are the special features/offers/rewards program/etc for promoting the usage of Mobile Banking?
- 23.** What are the various Products and Services accessible to a customer via Mobile Banking? What are the various transactions types available via this channel?
- 24.** What are the various features that enhance the customer experience in Mobile Banking? Please describe any innovations/competitive differentiators in providing mobile banking experience to the consumer.
- 25.** Has social media (Linkedin, Twitter, Blogs, etc.) been included as part of your online/other channels banking strategy? What are the goals, benefits (customer service, customer education, product research, marketing & promotion, community building, transparency, new-social and financial services, internal improvements, etc.) innovations and metrics vis-a-vis social media initiatives and implementation? Please provide details.
- 26.** Do you have a dedicated team to monitor social media activity? How do you track the responses on 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? Please provide details.
- 27.** Describe the current mobile channel platform/delivery modes for corporate mobile banking services. What are the various products/services being offered via these platforms and the specific benefits of each platform (various features such as ubiquity, ease-of-use, affordability, security, rich applications)?
- 28.** How do you handle the vast quantity of structured/unstructured data arising out of the online banking site usage by customers? Do you draw insights from these data using analytic tools to provide better experience to the customer (for example, defining a landing page for user based on his previous navigations)? If yes, how do you measure the success of this initiative? List the metrics used.
- 29.** 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 for the same?
 - Is this facility available to all customers or selectively available?
 - If this free or fee-based?
 - Overall functioning
 - Only self accounts or other bank/cards/investment details can be incorporated – account aggregation?
 - Method/choices of data updating/synchronization
 - Some important functionalities/offerings
 - Important tools

The Fifteenth 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 April 25, 2014.

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 eleven 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:

SUB-CATEGORY			
Corporate/Institutional	<input type="checkbox"/>	Consumer	<input type="checkbox"/>
<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 NEW!	\$
<input type="checkbox"/> 9. Best in Social Media	\$	<input type="checkbox"/> 9. Best SMS/Text Banking NEW!	\$
<input type="checkbox"/> 10. Best Mobile Banking App NEW!	\$		
<input type="checkbox"/> 11. Best SMS/Text Banking NEW!	\$		
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:

2014 World's Best Internet 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

The Fifteenth Annual World's Best Internet Bank Awards

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 2014.

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 nine 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, Best SMS Text Banking 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 New York in November 2014.



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.