



# THE ASIAN BANKER SUMMIT 2009

Asia's Foremost Event on Transformational Issues in the Financial Services Industry

11-13 May 2009 • China World Hotel, Beijing, China

2009年5月11日 - 13日 中国 北京 中国大饭店



## 技术与运营委员会年度论坛 The Technology & Operations Council Annual Meeting

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中国银行业协会  
CHINA BANKING ASSOCIATION

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# **John Di Sebastiano**

**EVP, Sales  
ebpSource Ltd, UK**



**Ahmad Shareza Bin Abdul Rahman**

**Head, Virtual Banking  
Maybank, Malaysia**

# Background

- The online banking in Malaysia just 9 years old.
- Now experiencing rapid adoption.
- 80% of people who go online in Malaysia do so to perform some form of online banking.
  - balance inquiries,
  - fund transfers
  - bill payments
- As broadband and internet penetration in the country grows, so will online banking.

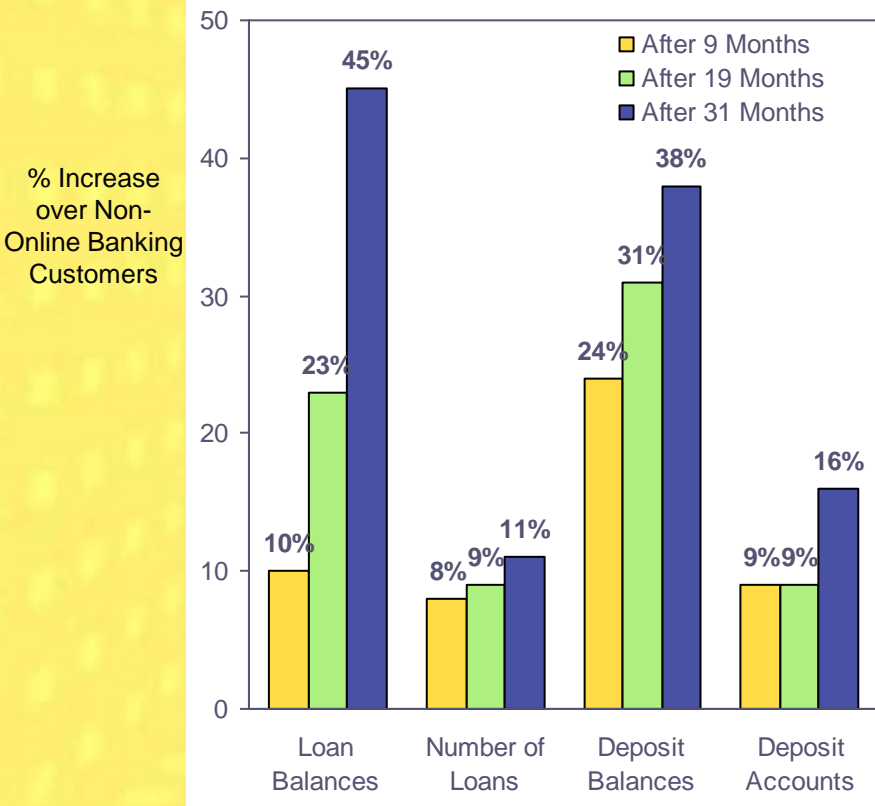
# Motivation

- Maybank recognized that real revenue could be made to support a business case.
- Maybank takes online bill payment seriously today and it contributes significantly to our fee based income.
- As the news got out and other banks discovered this potential, more players got involved.
- That's when we started looking at EBPP to protect our turf.

# Case Study:

*Bank of America performed several studies that determined that online banking customers are more profitable than other customers, and exhibit reduced attrition with EBPP use*

**Increases in Bank of America Balances and Accounts if Customer Uses Online Banking, 2005**



Bank of America  
Higher Standards

- While online banking itself costs Bank of America money, customers who use online banking are more profitable overall:
  - Significantly increased loan balances
  - Increased number of loans, deposit balances, and number of deposit accounts
- Bank of America also determined that online banking reduced customer attrition:
  - Use of EBPP was correlated to additional decreases in attrition

Source: CRM Buyer, "Bank Sweetens Paying Bills Online", February 20<sup>th</sup>, 2006; CRM Today, November 22<sup>nd</sup>, 2005; BAI, "Not so sticky?", February, 2004

# Web Channel-Bills

## My Bills Home

Please click on [view] to view your monthly bills and details

### Your Current Bills

Biller	Name	Account Number	Due Date	Total Bill	Summary	Payment
Telekom Malaysia Berhad	LEE POH THOE	Z91085-267-0208		RM224.65-	<a href="#">View</a>	<a href="#">Pay</a>
 Tenaga Nasional Bhd	TAN LEE WAH	01210022731210	10/02/2009	RM89.15	<a href="#">View</a>	<a href="#">Pay</a>
 DIGI TELECOMMUNICATION SDN.BHD.	WILSON SZETO - 0146526571	5.19116.36	01/02/2009	RM0.00	<a href="#">View</a>	<a href="#">Pay</a>

1 


### Billers Registration Status

Biller	Account Holder	Account Number	Registration Date	Status
Tenaga Nasional Bhd	A	01210020880200	01/01/2009	Pending

1 

### Bills History

Biller	Name	Account Number	Bill Date	Due Date	Payment Date	Total Bill	Summary	Payment
--------	------	----------------	-----------	----------	--------------	------------	---------	---------

Select Page 

 Coming Soon    Due Soon    Due Now    Has Payment / Paid

# The Future

- The internet alone isn't enough to ensure customer profitability. Other channels such:
  - ATM
  - Mobile Phone
  - Call center
- We believe the EBPP potential can be significant.

# Ebills Anywhere

*Delivered to All Channels*



CSRs



Customers



Call Centre



IVR



ATM



Walk-In



Web



Mobile



Email



Kiosk



POS

## Service Oriented Architecture



SmartXpress



ConfigXpress



LogViewer

**i-Series Studio**

**i-Series**



ENG



PMT



EIP



CSP

**Data Management**



Notification



MarketDirect

**i-Series Contact**



Servers

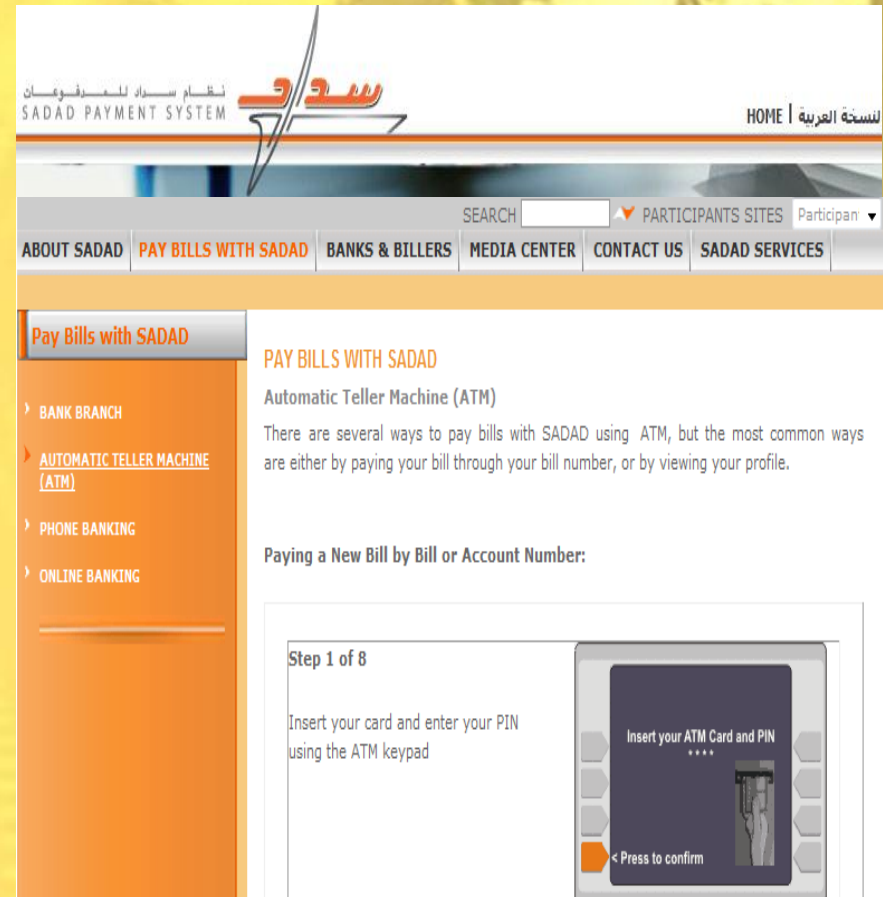


Adaptors

**Extraction Integration**

# ATM Payment System SAMA/SADAD Saudi Arabia

- July 2008 New York United Nations Public Service Award
- The Best Governmental Project** in the "Service Improvement" category for West Asia region.



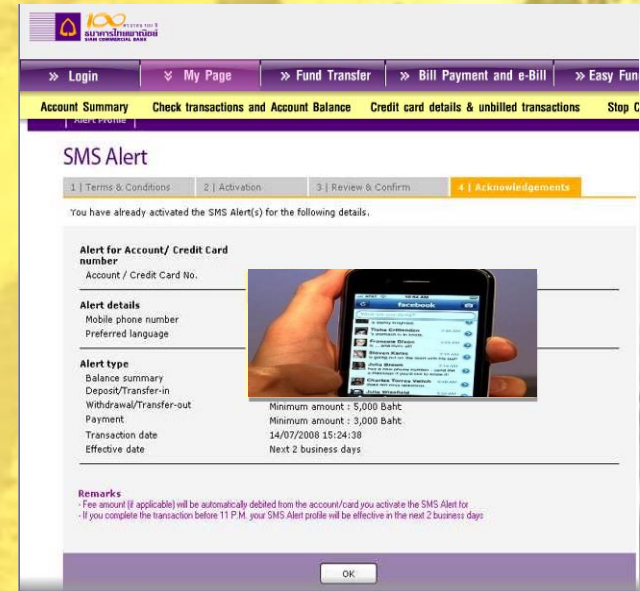
# Siam Commercial Bank Alert and Pay...

• Poll by ASIA MONEY Magazine Ranked SCB #1 in:

- The Best for Internet Banking Services

• The Banker Technology Awards

- Commended in the Innovation in New Service Channels category



London, UK: Siam Commercial Bank was named **The Banker Technology Awards 2006** for "new channel services" by **The Banker**, UK-based leading financial magazine. The award is for the **SCB Electronic Presentment and Payment (SCB ePP)** service software project successfully developed and implemented by **SCB Business Cash Management Group (SCB BCM)**.

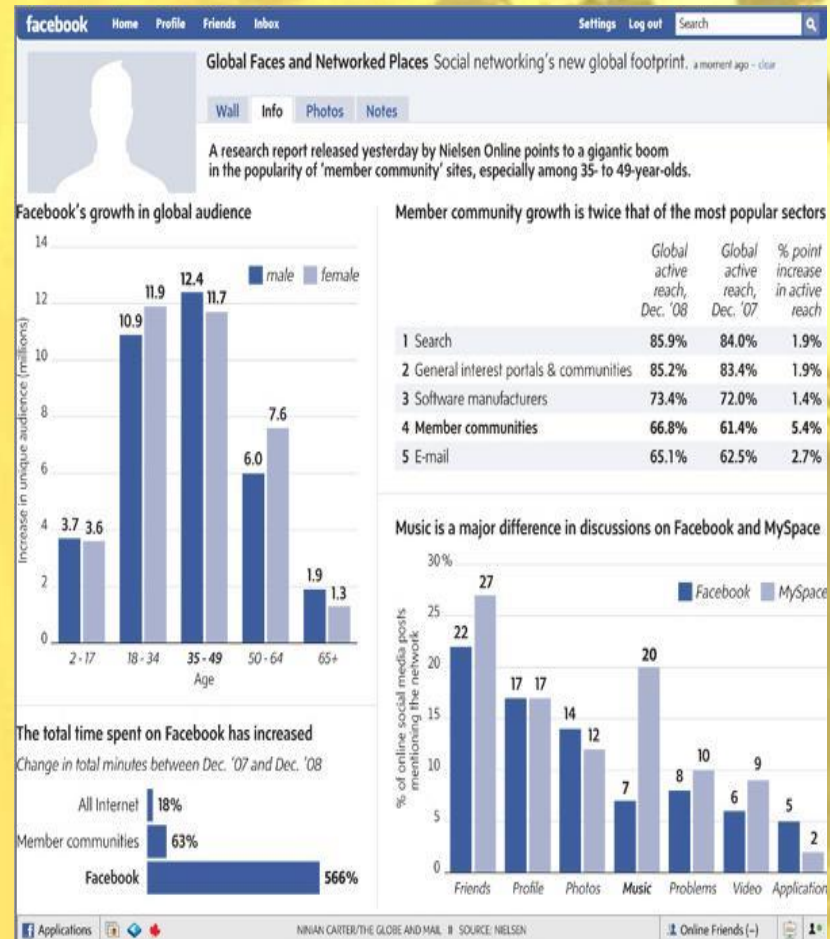


Apart from being one of four Asian leading banks among 25 financial institutions whose projects winning the awards, **SCB is the first and only Thai banks receiving this prestigious award** which marks the bank's technology achievement on a par with international standard. **Mr. Charamporn Jotikasthira, SCB Executive Vice President** (2<sup>nd</sup> right) attended the award ceremony recently taken place in London, UK.

# The Future?

“Blogging and social-network sites such as Facebook and Twitter are now the fourth-most popular online activities, eclipsing e-mail and growing twice as fast as any other category...”

Nielsen Online March 2009



# Questions?

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