

NEW THIS YEAR-EASY ONLINE ENTRY

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 2009.

SUBMIT YOUR ENTRY ONLINE!

For the first time, competing banks now have the option of submitting their entry packages online. Go to our homepage, www.gfmag.com for the online link

Entry Deadline: May 8, 2009

www.gfmag.com



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

will be announced in the September issue when the country and sub-category regional winners will be 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. This year's 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: *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 Itau, 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, Bancolumbia, Bank Austria, 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, Bradesco, Burgan Bank, Chinatrust Commercial Bank, CIBC, Citigroup, Commonwealth Bank of Australia, DBS Bank Ltd., Deutsche Bank, 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, 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 Ad, Riyad Bank, RZB, SABB, Samba Financial Group, Sanwa Bank, Scotia Capital, SEB Eesti Uhispank, SEB Merchant Banking, SEB Vilniaus Bankas, SinoPac Bank, Standard Chartered Bank, Svenska Handelsbanken, Tatra Bank, TD Bank Financial Group, Unibanco, Wachovia, Wells Fargo*

NEW THIS YEAR-EASY ONLINE ENTRY

(The Tenth 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 submit the following information and answer the questions listed below. Written replies to each question should be no more than 200 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.

	2006	2007	2008
1. Total Assets of your Bank			
2. Total Number of Corporate/Institutional clients			
3. Total Number of Active Corporate/Institutional clients			
4. Total Number of Corporate/Institutional clients enrolled in Online Services			
5. Total Number of Active Corporate/Institutional clients enrolled in Online Services			
6. Total Number of new Corporate/Institutional clients enrolled in Online services			
7. Total Number of Active Corporate/Institutional clients opted out of Online Services			
8. Total Number of Online Transaction Processed			
9. Total Number of Online Customers			

10. Do you offer your customers your online banking services for a
 (i) charge/fee (ii) free (iii) reward/discount
11. What are your unique Online Investment Management Services features which distinguishes you from your competitors?
 (free text of not more than 200 words)
12. Do you provide Cash flow planning service through your website? If yes, mention the features and value adds for clients.
 (free text of not more than 200 words)
13. Do you provide Cash flow budgeting services through your website? If yes, mention the features and value adds for clients.
 (free text of not more than 200 words)
14. Do you provide capability of pooling funds from different accounts into one account? (Y/N)
 If yes, What is the number of accounts which can be pooled together?
 Is frequency of pooling customizable as per client's requirement? (Y/N)
 Are reports provided to clients for pooled funds? (Y/N)
 Other important features related to pooling of funds - (free text of not more than 200 words)
15. What are the unique online cash management features which distinguishes you from your competitors?
 (free text of not more than 200 words)
16. Which of the following Trade services offered for corporate/institutional clients are made available through the Corporate Internet Banking:
- | | |
|------------------------------|-------------------------|
| 1. Letter/Document of Credit | 4. Import Bills |
| 2. Guarantee Issuance | 5. Forward Contracts |
| 3. Export Bills | 5. Others (Please list) |
17. What benefits do you provide for trade services on internet Banking
- | | |
|--|---|
| 1. Simplified trade service initiation | 5. Any time access |
| 2. Ease of use | 6. Reduced human errors/ effort in creation |
| 3. Reduction in time for creation | 7. Others... |
| 4. Reduction in time for processing | |

18. Which of the following types of Guarantees do you offer?

- | | |
|---------------------------|--------------------------------|
| a. Performance Guarantees | d. Shipping Guarantees |
| b. Financial Guarantees | e. Advance Payment Guarantees |
| c. Bid Bond Guarantees | f. Deferred Payment Guarantees |

19. Which of the following types of queries and reporting options do you offer to the Corporate/Institutional clients

- | | |
|---|--|
| 1. Tracking of LCs/Guarantees/Bills | 7. LC amendment advice to the Correspondent Bank |
| 2. Letter to Advising Bank of opening LC | 8. LC amendment advice to the Reimbursing Bank |
| 3. Letter to Reimbursing Bank of LC | 9. LC amendment advice to the Correspondent bank |
| 4. Letter to Advising Bank of amendment | 10. LC opening advice to the correspondent |
| 5. Letter to Reimbursing Bank of LC amendment | 11. Expired LC report |
| 6. LC amendment advice to the beneficiary | 12. Others... |

20. What are your unique online Trade Finance Service features which distinguishes you from your competitors? (free text of not more than 200 words)

21. Do you allow customers to download statements from your website in various file formats? (Yes/No)

If yes, please select the file formats you allow.

- | | |
|--------------------------|---------------------|
| Plan Text (Yes/No) | Quicken (Yes/No) |
| Rich Text (Yes/No) | PDF (Yes/no) |
| Microsoft Excel (Yes/No) | QuickBooks (Yes/No) |
| Microsoft Money (Yes/No) | |

Give details of any other formats you allow. (free text of not more than 200 words)

22. Do you conduct customer surveys on the usability and appearance of your website? (Yes/No)

If yes, please select the frequency of the survey from the options given below.

- | | | |
|------------------|--------------------|-----------------|
| Monthly (Yes/No) | Quarterly (Yes/No) | Yearly (Yes/No) |
|------------------|--------------------|-----------------|

Please mention the frequency if it is other than what is given above

23. Do you use your website for cross selling? (Yes/No)

If yes, do you ask for confirmation from customer before showing pop-ups regarding you cross selling products? (Yes/No)

24. Do you allow the following personalization in your website?

- | | |
|---|---------------------------------------|
| - Personalization of Home Page - (Yes/No) | - Color of Font (Yes/No) |
| - Choose Font - (Yes/No) | - Choose Background, Graphic (Yes/No) |
| - Choose Font Size (Yes/No) | |

Describe any other personalization you allow? (free text of not more than 200 words)

25. Is your web site compatible with a mobile browser (WAP Browser)? (Yes/No)

If yes, give details of the technology you are using for it.

26. Do you have the following interactive features in your website?

- | | |
|----------------------------------|---------------------------------|
| - EMI Calculator (Yes/No) | - Online Chat with CSR (Yes/No) |
| - Amortization Schedule (Yes/No) | - Interest Calculator (Yes/No) |
| - Branch/ATM Locator (Yes/No) | |

Give details of any other major interactive feature you are providing in your web site (free text of not more than 200 words)

27. Do you allow the following self service capabilities in your website

- Turn on and off Alerts (Yes/No)
- Switch between Paper and electronic statements (Yes/No)
- Schedule and Cancel Payments (Yes/No)
- Request for Checks (Yes/No)
- Request for Card replacements (Yes/No)

Give details of any other self service capabilities provided in your website

28. Do you maintain separate website for informational, communicative and transactional business? (Yes/No)

How many levels of authentication you have for the following:

- | | | |
|----------------|----------------|----------------|
| -informational | -communicative | -transactional |
|----------------|----------------|----------------|

29. What are the unique features of your website which distinguishes you from your competitors?
(free text of not more than 200 words)

30. Provide details of the customer service features available on your site

- Web chat (Yes/No)
- Contact Numbers (Yes/No)
- Email (Yes/No)
- Addresses of Local Offices (Yes/No)

If yes, are these integrated with each other? (Yes/No)

31. What are your unique integrated banking features which distinguishes you from your competitors?
(free text of not more than 200 words)

32. What are the steps/procedures you have take to prevent internet banking fraud/theft/hacking etc?

Please select from the options below.

- Use Encryption for transmitting data over internet (Yes/No)
- Enforce password authentication for online transactions (Yes/No)
- Enforce 2nd level of authentication (other than password) for online transactions (Yes/No)
- All transactions are signed and encrypted digitally (Yes/No)
- Digital certificates are used against phishing and pharming (Yes/No)
- Use Scramble Pads against key-logging viruses
- Automatic session log out for inactivity
- Logout for Back and Refresh activity in the browser
- Provide warnings/alerts to customers regarding the precautions they need to take to prevent fraud/theft/hacking. (Yes/No)
- Monitor Suspicious Activity (Yes/No)

Please give details of any other steps you have taken

33. What is the mean resolution time (in hours) for resolving internet banking fraud in your bank?

34. What type of guarantee are you giving for customers facing internet banking fraud/theft/hacking?

- Full Risk Free Liability for any fraud/theft/hacking incident
- Partial Liability only if fraud happened because of no precaution from customer
- No liability at all if fraud happened because of no precaution from customer

35. Do you have a link in your website which provides details regarding safe internet banking practices and precautions customers need to take to prevent internet baking fraud/theft/hacking? (Yes/No)

If yes, please the URL

36. What cryptographic protocol are you using for your website?

- Transport Layer Security
- Internet Key Exchange
- IPsec
- Kerberos
- Point to Point Protocol

Please give details if you are using any other protocol

37. Do you have any digital security certificate for your website? (Yes/No)

If yes, please select the certificate authority.

- VeriSign
- Comodo
- GoDaddy

Please provide details if you are using the security certificate from any other CA?

38. What are the unique features/steps/procedures you have taken to mitigate the information securities risks compared to your competitors?

39. Please provide other comments or working links/demos to your site that you think will enhance your entry in the eyes of the judges.

NEW THIS YEAR-EASY ONLINE ENTRY

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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 200 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.

	2006	2007	2008
1. Total Assets of your Bank			
2. Total Number of Consumer clients			
3. Total Number of Active Consumer clients			
4. Total Number of Consumer clients enrolled in Online Services			
5. Total Number of Active Consumer clients enrolled in Online Services			
6. Total Number of new Consumer clients enrolled in Online services			
7. Total Number of Active Consumer clients opted out of Online Services			
8. Total Number of Online Transaction Processed			
9. Total Number of Online Customers			

10. Do you offer your customers your online banking services for a
- (i) charge/fee
 - (ii) free
 - (iii) reward/discount
11. What are your unique Online Investment Management Services features which distinguishes you from your competitors?
(free text of not more than 200 words)
12. Do you provide Online Bill Payment service through your website? (Yes/No)
13. Do you provide option to schedule a bill payment in advance? (Yes/No)
14. Do you provide the option of suggesting new billers (which are not available for online bill payment presently) to customers?
(Yes/No)
15. Do you provide option for bill presentment? Y/N
If yes, what are the features provided -
- auto payment
 - limit setup for auto payment
 - option to set reminders/notifications when a bill is presented/due
 - others (three free form spaces with limited word limit can be provided)
16. Do you provide option to set reminders/alerts when a new bill is presented, or due for payment? Y/N
If yes, what are the possible alerts ?
- bill presented
 - overdue
 - others
- what are the possible channels for receiving reminders
- email
 - phone
 - SMS
 - others
17. What are your unique online bill payment and presentment features which distinguishes you from your competitors?
(free text of not more than 200 words)

18. Select the different credit options available to the retail customers through Online/ internet banking

- a) Credit cards
- b) Mortgages
- c) Auto Loans
- d) Personal Loans
- e) Education Loans
- f) Any other (Please mention)

19. Is there a difference between the policies/process governing retail credit services through the internet and regular offerings? (Yes/No).
If yes, Please specify

20. Provide details about the average cost incurred by the bank to service a customer through online versus the regular banking channel.

Cost	Regular customer	Online customer
Origination		
Processing		
Servicing		

21. What are your unique online credit features and initiatives which distinguishes you from your competitors?
(free text of not more than 200 words)

22. Do you allow customers to download statements from your website in various file formats? (Yes/No)

If yes, please select the file formats you allow.

- Plan Text (Yes/No)
- Rich Text (Yes/No)
- Microsoft Excel (Yes/No)
- Quicken (Yes/No)
- PDF (Yes/no)
- QuickBooks (Yes/No)
- Microsoft Money (Yes/No)

Give details of any other formats you allow.

23. Do you conduct customer surveys on the usability and appearance of your website? (Yes/No)

If yes, please select the frequency of the survey from the options given below.

- Monthly (Yes/No)
- Quarterly (Yes/No)
- Yearly (Yes/No)

Please mention the frequency if it is other than what is given above

24. Do you use your website for cross selling? (Yes/No)

If yes, do you ask for confirmation from customer before showing pop-ups regarding you cross selling products? (Yes/No)

25. Do you allow the following personalization in your website?

- Personalization of Home Page - (Yes/No)
- Choose Font - (Yes/No)
- Choose Font Size (Yes/No)
- Color of Font (Yes/No)
- Choose Background, Graphic (Yes/No)

Describe any other personalization you allow?

26. Is your web site compatible with a mobile browser (WAP Browser)? (Yes/No)

If yes, give details of the technology you are using for it.

27. Do you have the following interactive features in your website?

- EMI Calculator (Yes/No)
- Amortization Schedule (Yes/No)
- Branch/ATM Locator (Yes/No)
- Online Chat with CSR (Yes/No)
- Interest Calculator (Yes/No)

Give details of any other major interactive feature you are providing in your web site

28. Do you allow the following self service capabilities in your website

- Turn on and off Alerts (Yes/No)
- Switch between Paper and electronic statements (Yes/No)
- Schedule and Cancel Payments (Yes/No)
- Request for Checks (Yes/No)
- Request for Card replacements (Yes/No)

Give details of any other self service capabilities provided in your website

29. Do you maintain separate website for informational, communicative and transactional business? (Yes/No)

How many levels of authentication you have for the following:

-informational

-communicative

-transactional

30. What are the unique features of your website which distinguishes you from your competitors?

(free text of not more than 200 words)

31. Provide details of the customer service features available on your site

- Web chat (Yes/No)

- Contact Numbers (Yes/No)

- Email (Yes/No)

- Addresses of Local Offices (Yes/No)

If yes, are these integrated with each other? (Yes/No)

32. What are the unique integrated banking features which distinguishes you from your competitors?

(free text of not more than 200 words)

33. What are the steps/procedures you have take to prevent internet banking fraud/theft/hacking etc? Please select from the options below.

--Use Encryption for transmitting data over internet (Yes/No)

--Enforce password authentication for online transactions (Yes/No)

--Enforce 2nd level of authentication (other than password) for online transactions (Yes/No)

--All transactions are signed and encrypted digitally (Yes/No)

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-- Use Scramble Pads against key-logging viruses

--Automatic session log out for inactivity

-- Logout for Back and Refresh activity in the browser

--Provide warnings/alerts to customers regarding the precautions they need to take to prevent fraud/theft/hacking. (Yes/No)

--Monitor Suspicious Activity (Yes/No)

Please give details of any other steps you have taken

34. What is the mean resolution time (in hours) for resolving internet banking fraud in your bank?

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36. Do you have a link in your website which provides details regarding safe internet banking practices and precautions customers need to take to prevent internet baking fraud/theft/hacking? (Yes/No)

If yes, please the URL

37. What cryptographic protocol are you using for your website?

--Transport Layer Security

--Internet Key Exchange

--IPsec

--Kerberos

--Point to Point Protocol

Please give details if you are using any other protocol

38. Do you have any digital security certificate for your website? (Yes/No)

If yes, please select the certificate authority.

-- VeriSign

-- Comodo

-- GoDaddy

Please provide details if you are using the security certificate from any other CA?

39. What are the unique features/steps/procedures you have taken to mitigate the information securities risks compared to your competitors?

40. Select the different deposit options available to the retail customers through Online/ internet banking

(a) Checking account

(b) Savings account

(c) Term/Cash deposits

(d) Any other (Please specify)

41. Is there a difference between the policies/process governing retail deposit services through the internet and regular offerings?

If so Please specify

42. What are your unique online deposit features and initiatives which distinguishes you from your competitor?

(free text of not more than 200 words)

43. Please provide other comments or working links/demos to your site that you think will enhance your entry in the eyes of the judges.

(The **Tenth 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 8, 2009.

• 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	\$	SUB-CATEGORY <input type="checkbox"/> 1. Best Investment Management Services	\$
<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 Online Consumer Credit	\$
<input type="checkbox"/> 4. Best Web Site Design	\$	<input type="checkbox"/> 4. Best Web Site Design	\$
<input type="checkbox"/> 5. Best Integrated Corporate Bank Site	\$	<input type="checkbox"/> 5. Best Integrated Consumer Bank Site	\$
<input type="checkbox"/> 6. Best Information Security Initiatives	\$	<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 8, 2009

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:

2009 World's Best Internet Banks, Att: Chris Giarraputo
 Global Finance
 411 Fifth Avenue
 New York, NY 10016
 Tel: 1-212-447-7900 ext 227 • Fax: 1-212-447-7750
chris@gfmag.com

(The **Tenth 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 2009.

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 2009.

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.