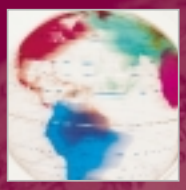
Financial Insights™
An IDC Company









The Future Is In Our Sights

Setting Course for Today
Developing Vision for Tomorrow

www.financial-insights.com

services

Financial Insights focuses on the strategic business application of technology within the financial services industry. Our goal is to help our clients understand and manage the challenges they wrestle with across an intense and rapidly changing landscape of technology solutions. We employ the industry's most talented analysts, who with more than 500 years of combined experience, provide our clients with insight they rely on and advice they trust.



Retail Financial Services

Charting a course through the Retail Financial Services arena requires a deep understanding of the market and the ability to forecast and predict future trends accurately. Retail Financial Services research provides financial institutions with an understanding of the required technology and the knowledge necessary to define and implement IT solutions that create competitive advantages.

Retail Financial Services

- Channels
- Customer Strategies
- Payments
- Wealth Management



Corporate Banking

The demand from commercial banks for resources that integrate delivery channels, develop new products in response to corporate client needs, and support existing channels is increasing. Successful financial institutions will be those that can discern between projects that will build strategic advantages and those that will not. Making the right investment decisions and using technology appropriately will reap the rewards of customer retention and deepened relationships.

Corporate Banking



Capital Markets

The world's capital markets are in the midst of a revolution—new technologies are dramatically accelerating the pace of change. The changes in market infrastructure are having a very direct impact on the internal trading and risk management systems at banks, brokerages, and asset management firms by changing how trades are processed and settled. Based on a thorough understanding of today's environment, our research is forward-looking and focused on preparing clients for the future.

Capital Markets

- Risk Management
- Trading



Consulting and Custom Research

For clients that occasionally have unique research needs, a dedicated team of our senior staff designs and delivers customized research projects. Our consulting group has extensive industry experience and project teams draw upon our entire staff of expert analysts, and extensive IDC resources, to provide clients with superior customized research in a timely and cost-effective manner.

mission

Vision

Financial Insights provides industry business leaders with informed opinions on the technologies required to create competitive advantage. Our research covers topics of strategic importance to banks, insurance companies, asset management firms, and securities and brokerage firms. In addition, we also provide insight into geographically unique consumer and business banking and investment trends.

Clients use our research to guide their internal investment decisions, help them plan for future technology needs, benchmark themselves against competitors, and stay current on effective solution offerings. We provide clients an open dialogue with our expert analysts to support key investment decisions.

Expertise

It's not just about knowing what to, it's understanding how to do it.
Financial Insights strives to make its research practical and applicable to real-world technology business challenges facing the financial services industry. Financial Insights' services are carefully designed around the needs of our end-users, and are distinct in their ability to provide demonstrable value. In addition to highlighting trends in implementations and technology investments, Financial Insights also offers practical examples through our use of client case studies that illustrate best-of-breed solutions. Each case study includes an analysis of how and why the project succeeded, as well as how the profiled institution overcame the challenges it faced along the way. We have examined a variety of institution types from all over the world, providing our clients with a broad scope of reference points and a large experience base from which to draw.

Global

Financial Insights, an IDC Company, was formed by combining Meridien Research and IDC's Financial Services Advisory Business. The research assets of these two companies, our segment coverage and research depth, result in an extremely powerful set of world-class offerings. We strongly believe in the importance of a global view and present strategic and insightful market positions, trends, and cross-industry segmentation data.

Based outside of Boston, Massachusetts, Financial Insights operates worldwide using IDC's network of global facilities. Our focus is to provide strategic business technology and application advice for the financial services industry.

IDC is the foremost global market intelligence and advisory firm with more than 700+ analysts spanning over 40 countries. Focusing on the core values of credibility, relevance, and accuracy, IDC provides a highly individualized, detailed, and reliable service to each of its clients. As a division of IDG, the world's leading technology media, research, and event company, IDC forecasts worldwide markets and trends to deliver dependable service and client advice.



It's not just about

KNOWING

what to do, it's

UNDERSTANDING

how to do it.



value

Financial Insights provides business executives with straight-forward explanations of the key decision criteria required for smart investing in leading-edge technology solutions. We offer a view of how competing institutions have approached these solutions and provide practical advice on vendors, partners, and service providers of all types. Clients use our research for the following key differentiating factors:

Analyst Access

Our philosophy is to allow our clients full access to our research teams. Every piece of research published by Financial Insights references the name of the author and provides a phone number and email address linking our clients directly to our most valuable resource – our staff. This key aspect of our service transforms it from a static resource to a live and interactive source of information and advice.

Cross Industry Segment Coverage

We believe there are two types of institutions emerging from the near constant global consolidation of firms: specialized, mono-line boutiques and multi-product, multi-channel financial superstores. These firms represent many different combinations of products and services. Our cross segment coverage enables our clients to anticipate the entrance of competitors from non-traditional backgrounds and to forecast future trends in financial services to develop long-term strategies for success.

Diverse Case Studies

There is no better way to illustrate trends and issues than to describe how individual firms have implemented specific solutions. At Financial Insights, we conduct our research by spending an extensive amount of time in direct contact with these firms. Each of our case studies includes examples of the most effective implementations through detailed analysis representing institutions of all types and sizes worldwide. Financial Insights provides the most extensive library of case studies available, delivering an invaluable resource to our clients.

Bridging Business Perspectives

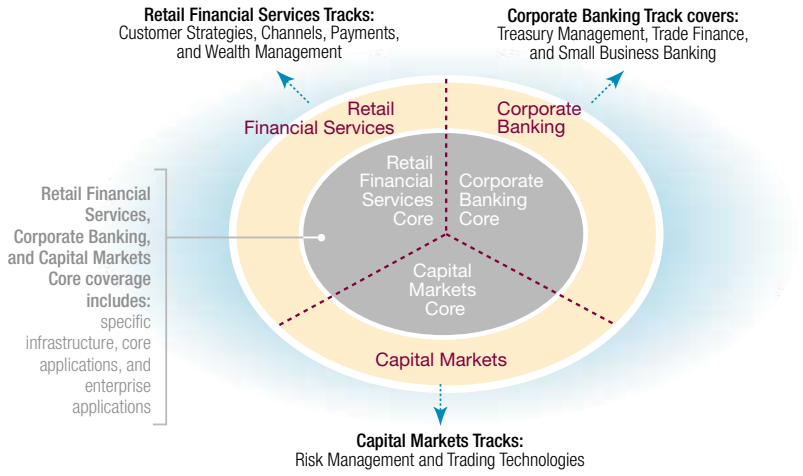
Our research is not limited to one view of the issues. It takes a team to set strategy and that team may include members from senior management, technology, line of business management, or other areas of the institution. Issues relevant to particular business units are discussed, but in the context of the overall institution's strategy. Our research forms the bridge between business units, creating a common framework for discussion among the groups involved in today's technology requirements and implementations.

International Scope

We strongly believe in the importance of a global view. At Financial Insights, our research team understands the cultural and commercial differences required to conduct international business effectively. Our coverage is worldwide and leverages IDC's 700+ analysts, in over 40 countries, to forecast global markets and trends, delivering dependable service and client advice.

Strategic Focus

Strategies need to be developed within the context of the businesses to which they relate. Whether the issue is expanding revenue through delivery channels, improving operation efficiency, or optimizing the customer experience, we understand *multiple* business objectives—and the application of technologies to achieve those objectives. The right strategy is often more important than the technology itself. Technology may exist by itself—strategy cannot.



experience



Michon Schenck

Chief Operating Officer

Michon Schenck serves as chief operating officer for Financial Insights. Schenck's deep knowledge of the financial industry's business segments and Information Technology challenges enable her to provide unprecedented vision into the application of technology in financial services. Prior to joining Financial Insights, Schenck served as president and chief operating officer of Financial Fusion, Inc., an online banking and electronic trading solutions company and a wholly owned subsidiary of Sybase, Inc.



Bill Bradway

Group Vice President, Retail Financial Services

Bill Bradway leads the Financial Insights' Retail Financial Services practice, which covers all consumer oriented financial products (banking, brokerage, investments, and insurance) and their underlying technology solutions. Prior to the merger of Meridien Research and IDC in November of 2002, Bradway was president and co-founder of Meridien Research. With experience in the financial services industry that spans thirty years, Bradway has served in many senior executive roles in banking, consulting, and research.



Deborah Williams

Group Vice President, Capital Markets & Corporate Banking

Deborah Williams leads the Capital Markets and Corporate Banking research teams at Financial Insights. She was chief operating officer and a co-founder of Meridien Research. Williams is a leading researcher and analyst in the risk management industry. Her writings have addressed credit risk, asset liability management and operational risk management systems, as well as profitability systems, payment systems, and a variety of trading room applications.



Brien Henderson

Vice President, Sales

Brien Henderson is Vice President of Sales for Financial Insights. Henderson manages multiple sales channels and advises financial institutions, vendor communities, and other consultancies about how to select appropriate continuous advisory services or engage in custom research. Henderson brings with him more than fifteen years of experience in financial services technology related fields and over five years of specific management consulting and research advisory service experience. Prior to the formation of Financial Insights, Henderson served as director of sales, marketing and client services at Boston-based consultancy, TowerGroup.

deliverables

Financial Advisory Service Track (FAST)

- **Unlimited contact with Financial Insights' Analysts** to ask questions, debate issues, or discuss our research and opinions
- **24 x 7 access to our research** reports via financial-insights.com, a dynamic, personalized Web experience
- **Research reports and case studies** published during the previous 5 years providing a historical perspective and an upcoming view of the next 12 months
- **Discounted admission to our annual Financial Insights Client Conference and/or IDC's Directions conferences**
  - Hear our latest forecasts and insights into the most lucrative IT investments and business segments
  - Get the opportunity to network with our analysts and other industry professionals
- **Complimentary invitations** to monthly interactive forums in which clients receive additional information about our research and suggested strategies

For More Information

VISIT our web site at **www.financial-insights.com**

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