

The growing importance of a new media for managing financial affairs

„It is time for the next step”

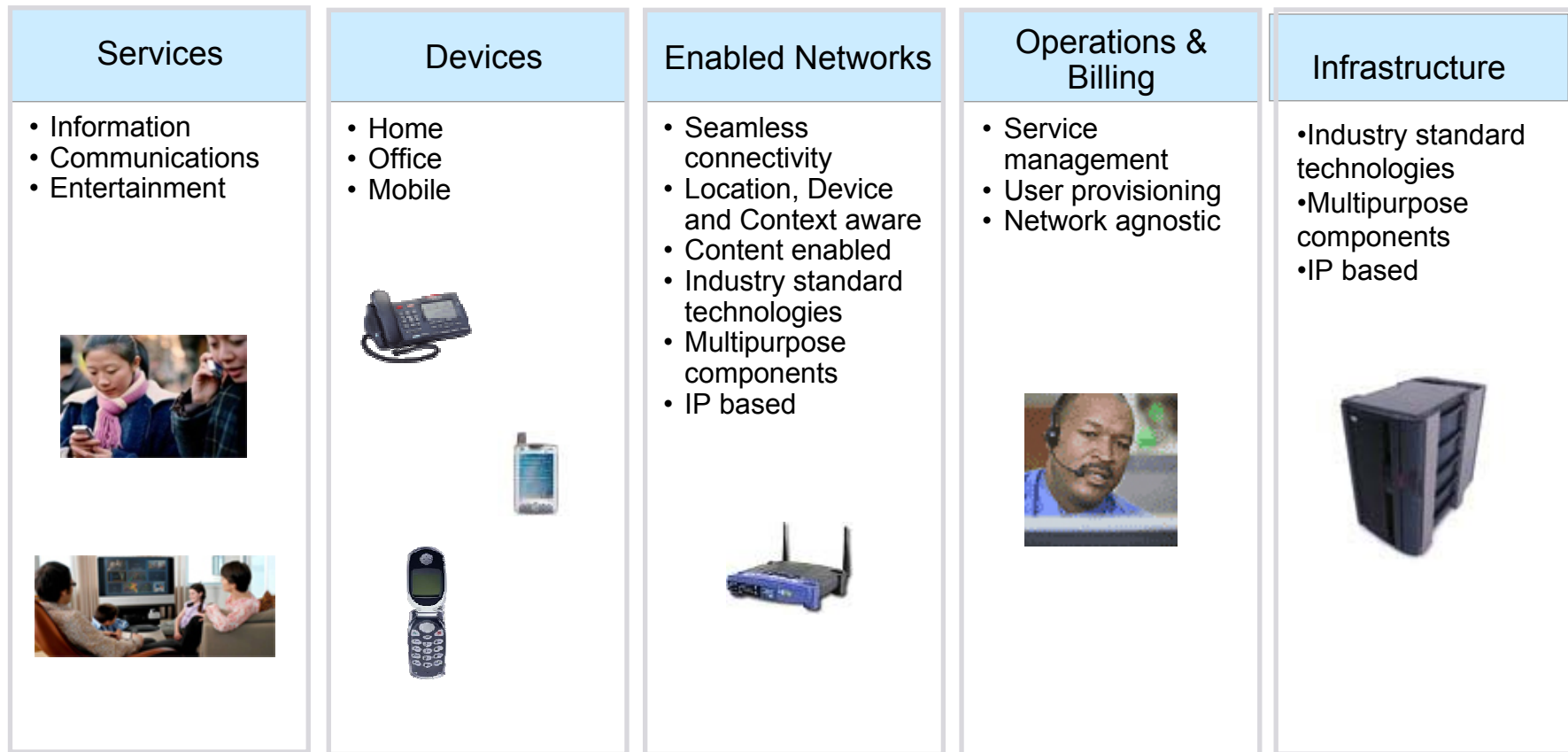
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„**New media** is a term that describes media which can only be viewed or used with the aid of computer processing power.”

From: Wikipedia, the free encyclopedia



PayPal – a good example for new media company - Basic Facts

- Launched in US in October 1999
- Purchased by eBay Inc in October 2002
 - Now available in 56 countries including all 25 EU member states
- PayPal (Europe) Ltd
 - Responsible for EU business
 - Based in UK
 - Regulated by FSA as ELMI as from 13 February 2004
 - Authorisation passported to all EU member states
 - Limited send only service available in the 10 ‘new’ member states
 - unable to redeem balances without integration with local banking system
- Global Statistics
 - 86 million accounts as at end Q3 2005
 - Total payment volume in Q3 2005 was \$US 6.2 billion

Convergence of technologies

Hybrid devices
e.g. iPAQ

- Mobile phone
- Handheld PC
- Internet/email access

Distinction between Internet/mobile networks disappearing

- Payment could be accessed via mobile device
- Mobile payments could become a general e-commerce solution
- Mobile operators could create a mobile payment type product
- Digital content will explode – 3G, itunes
- PayPal is increasingly involved in digital deliverables
 - iTunes, Skype, Betfair

Need to avoid:

- consumer confusion
- loss of protection
- same product, same device = different legal effect

Market that is changing dramatically

Predictable well known industry players



Extended ecosystem of new industry players

Service availability and service quality are priorities in a regulated market



Time to market and cost advantage are priorities in a competitive market

High cost specialized technology is the norm



Multi service IP platforms enable network agility and rapid service introduction

Proprietary architectures & business processes are the rule



Open architectures based on standards and IT price/performance are mandatory

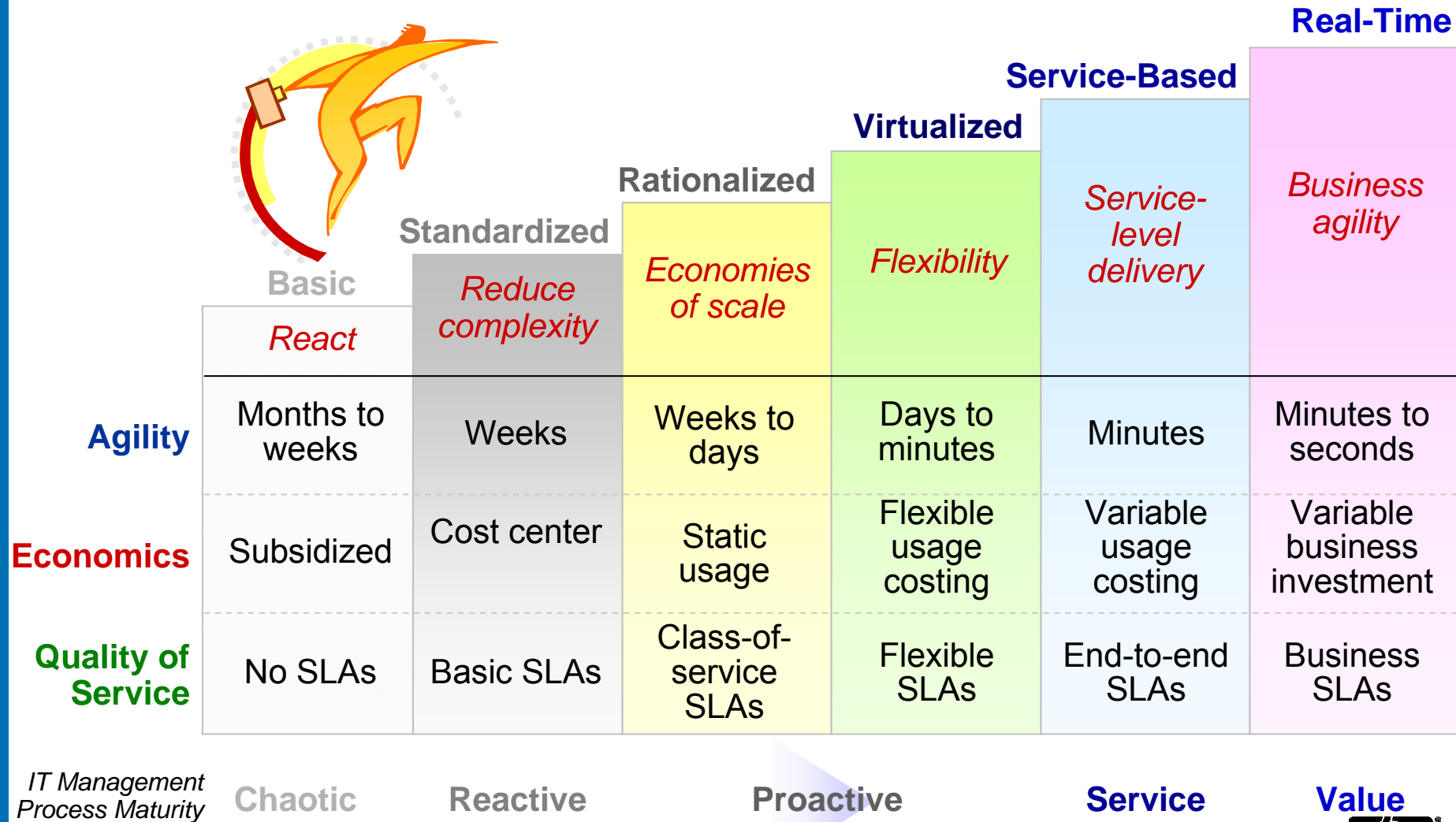
Regulation minimizes competition



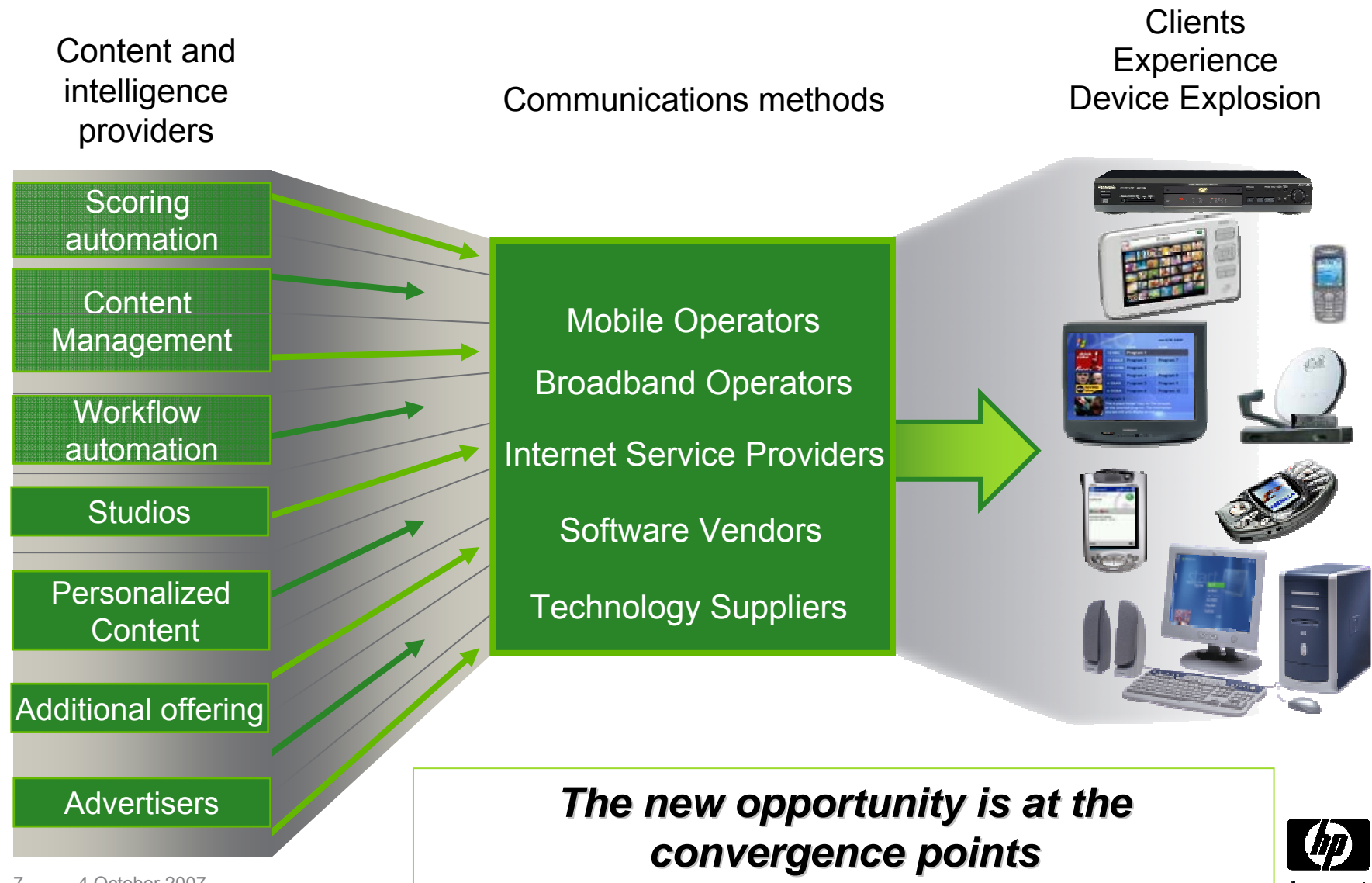
Competition changes everything

Source: Gartner

The Infrastructure Maturity Model



It's time for the next step



The four imperatives

- Build an adaptive infrastructure based on open standards network elements
- Enable easy access to services and focus on content packaging
- Proactively manage the total customer experience
- Maximize customer intimacy through leverage of real time network centric customer data

A practical implementation

Thin and mobiles client for Dexia Bank



- **Abstract**

- a mobile working position (laptop, printer all integrated in trolley) with which branch employee can travel to customer premises and perform transactions using GPRS connectivity. The battery operated printer allows to print and hand-over banking documents to the customer.
- replacement of all desktops by thin clients in branches

- **Facts and figures**

- 6,500 thin clients in 1,100 branches
- 750 mobile clients
- 250 blade servers running Citrix

Technological benefits

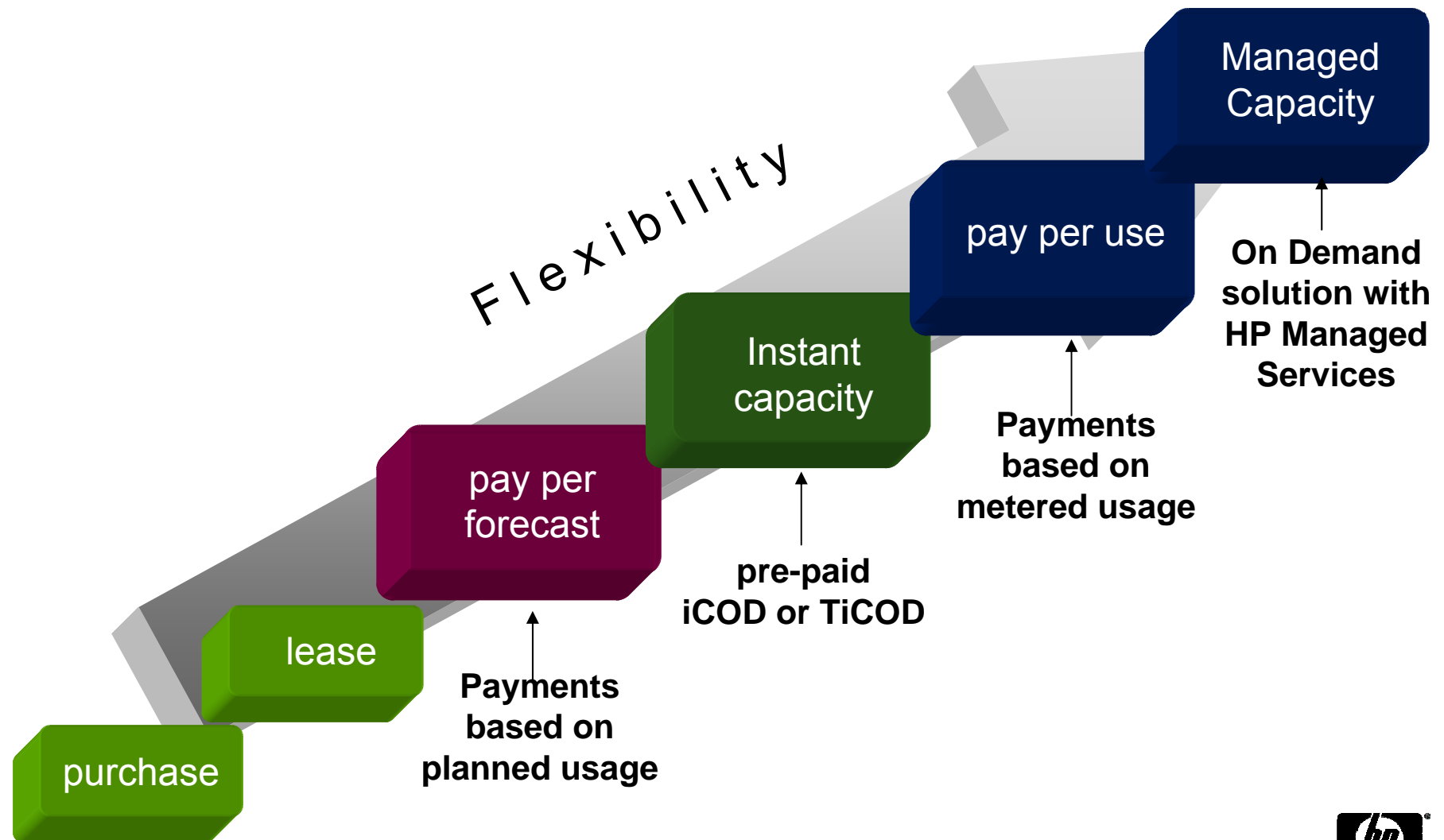
- Avoid technology aging
- Improved price/performance ratio with future product generations
- Improved flexibility for investment decisions
- Flexibility even at end of contract



Financial benefits

- Balance optimization (off-balance sheet financing)
- Distribute costs over usage period
 - Save on liquidity
 - Improve financial planning with fixed payments
- Extra financing source
- Tax optimization
- Savings potential, according to Gartner research
 - Reduce TCO by 10-15% through effective leasing management
- Avoid Opportunity Cost

Pay per Use and On-Demand



Benefits for You

- Low costs with low usage
- High availability through spare capacity
- Match costs with usage
- Simplified planning and operation
- Reduced financial risk

BMW

Step-by-step introduction of On-demand

Storage on demand (SOD) – Managed Capacity

- Continuous reduction of IT costs

- Secure forecasting

- High storage service availability

- Usage of current storage technology



Pay per use – Metered Capacity

- for HP Servers (Superdome)

Messaging on demand (MOD) – Managed Capacity

- for Mail/Outlook based on number of current mailboxes

More projects under way

