Delivering Highly Effective Results and Building for the Future: Part I

Joe Preston
Agenda

- Why WebSphere Portal Has Aligned Around Industries
- What it Means for our Customers and Partners
- What We are Providing
  - Information-Rich Websites
  - Tools and Templates
  - Componenetry
- Industry Drivers and Customer Examples
  - Banking
  - Government
  - Higher Education
WebSphere Portal…
A strategic product for your strategic applications

Thousands of customers with intranets, B2B apps, and customer-facing internet apps

Smallest customer has 11 employees, largest customer has 1M+ employees

Over 300 million named users – 1 in 6 people worldwide with internet access is a named user in a WebSphere Portal application

#1 market share for 8 years running

Globally…
9 of top 10 banks
8 of top 10 retailers
12 of the largest telcos
50 major health providers
700 gov’ts + every G8 nation
Portal Trends

Core Integration Platform

IBM WebSphere® Portal

Platform Excellence
2000 to Present:
- Platform for Standards and Governance
- Build Portal Applications
- Market consolidated to the largest platform players

Suite Excellence
2006 to Present
- Suites by big players
- Build Suite Composite Apps
- Integration of Components
- More Consolidation – ie WCM
- ROI, Business Impact focus

“Out of Box” Excellence
2009 into Future
- Out of box value from Suites
- Customized Template Apps - Deployment Flexibility
- Click To Cloud, Host-SaaS
- Agile, ie Business user directed

Accelerator Suites of Functionality to Match Customers Needs

Toolboxes
Industry and LOB templates, assets, and best practices to maximize “Out of Box” value

Smart Work
Why Focus on Industries?

Partnering with Customers to Solve Problems

• Identify real problems and evolving needs
• Understand the most important business initiatives and challenges
• Grow insight into the most relevant solutions for an industry
• Shift conversation away from technology to a broader, more relevant vision of industry trends and specific needs

“What we didn’t want to do — as we had seen some other vendors do — is paint this marvelous scenario where advanced technology solves all the problems. We didn’t feel like that showed much depth of thought.” Jim Adams, Executive Director of IBM Center for Healthcare Management
Industry Emphasis for WebSphere Portal

IBM WebSphere® Portal

Needs of the Business

- Government
- Healthcare
- Banking
- Insurance
- Retail
- Telco
- Other

- Competitive advantage
- Budget justification
- Conversations with Sponsors
Introducing Industry Toolboxes for WebSphere Portal

- **Application Briefs**
  describing solution scenarios.

- **Business Value Guides**
  describing the value enabled by the WebSphere Portal and Accelerators, and help illustrate best-practice process and information flow.

- **Templates**
  which can be used on top of WebSphere Portal to help jumpstart design and assembly of end solutions.

- **Demonstrations**
  and recordings of example solutions design that illustrate how end solutions can look like.

- **Other Code Assets**
  include sample Forms, Dashboards, or other Portlets which can help expedite the assembly of a solution.

www.ibm.com/websphere/portal/industry
Industry Toolboxes Help Answer…

“How does this help my business?”
(Value Alignment / Positioning)

“What does done look like?”
(Customizable Use Case Demos – DITL)

“How can IBM assist us build a value case”
(Consultative Sales Methodology, Assets, & Tools)
Government Industry Toolbox
for WebSphere Portal

Solution Areas

- Government to Citizen
- Government to Business
- Public Safety
- Tax Collection and Filing
- Social Services
- Government Intranets

Resources

- Application Briefs
  Government to Constituents, Incident Management, Social Services

- Business Value Guides
  Day in the Life click-thru demo

- Demo Assets
  Tax solution with DB2 PureXML and Lotus Forms, Green County

- Case Studies
  Vic Roads, Centrelink, Washington County, NYPD, Nova Scotia Land Registry, City of Dortmund, Australian Social Security
Government Solution Areas

• Government-to-Citizen
  – Helping governments more efficiently interact and share information with citizens

• Government to Business
  – Helping streamline costs, process tax, licenses, permits. Provide a platform to interact with stimulus efforts and provide transparency

• Public Safety
  – Helping those responsible for the safety and security of citizens to collaborate across agencies and with the public to effectively respond.

• Tax Collection and Filing
  – Gain efficiencies on how your government collects taxes. Close loop holes to maximize revenues, and enable rapid response to changing legislative requirements

• Social Services
  – Provide constituents with fast easy access to the critical services. Ensure that those that apply for services are truly qualified and that government resources are being used to help those truly in need.

• Government Intranets
  – Help Government workers stay informed and provide them with the tools they need to perform their duties in a more informed and efficient manner. Enable civil servants to deliver effective services.

Transportation Agency Delivers Real-time Updates over the Web

Technicka sprava komunikaci (TSK), the roads and infrastructure management service for Prague in the Czech Republic, needed a cost-effective way to deliver transportation updates to citizens, tourists and business constituents. Using IBM WebSphere Portal and Web Content Management software, the agency created a dynamic information portal. Prebuilt templates enable easy deployment and update.
Resources

- **Application Briefs**
  Portal solutions for retail banks, Streamlining account opening

- **Software Assets**
  Loan application forms, banking dashboard KPIs

- **Demos**
  Loan origination, online banking, bank branch teller, mortgage processing

- **Case Studies**
  Fifth Third Bank, HSBC, Navy FCU, Raiffeisen, SORAM

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Banking Industry Toolbox for WebSphere Portal

**Solution Areas**

- Customer Care and Insight
- Multi-Channel Transformation
- Payments
Banking Solution Areas

• Customer Care and Insight
  Banking front-office solutions can help you maximize the value of face-to-face and self-service collaboration with your customers

• Multi-Channel Banking
  Provide a consistent and exceptional user experience across all touch points with the customer, whether bricks and mortar branch, ATM, Web, or mobile device

• Payments
  Tools to facilitate commercial bank payment transactions.

• Integrated Risk Management (coming soon)
  Using WebSphere Portal as an integrated, secure platform for providing role-based access to risk management information (dashboards, content, alerts, etc) and other services

"Our long-term relationship with IBM and HostBridge has enabled us to move our application development forward to provide Web-based applications that support our employees, who in turn services our members…. it's been a quantum leap for us."

Phil Arsenault, VP Tech Services
Navy Federal Credit Union
Healthcare Industry Toolbox for WebSphere Portal

Solution Areas

- Healthcare Providers
  - Patient Portals
  - Clinical Portals
  - Patient Management Portals
  - Employee or Intranet Portals

- Health Insurance Plans

Resources

- Application Briefs
  Calculating the ROI of a Patient Portal

- Business Value Guides
  Physician and Clinician Aligned Clinical Environment

- Software Asset
  Patient Portal Software and Wiki

- Case Studies
  Duke University, Healthways, Memorial Health, Medstar, Trillium
Resources

- **Business Value Guides**
  Value Impact Profile for Insurance, ROI Model

- **Software Assets**
  Sample forms for ACORD, Claims Processing
  Dashboard, mobile insurance claims

- **Demos**
  Agent Portal, Claims processing

- **Case Studies**
  ACORD, Reliance Life, Prudential
  Woodmen of the World, Aviva, Royal Auto Club of Victoria

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**Insurance Industry Toolbox for WebSphere Portal**

**Solution Areas**

- **Insurance Agent / Producer Portal**
- **Multi-Channel Insurance Sales Delivery**
- **Insurance Self Service**
- **Standards-Based Process Improvement**

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IBM PORTAL EXCELLENCE CONFERENCE 2009 - DUBAI
Insurance Solution Areas

- **Insurance Agent / Producer Portal**
  - Provides a place where agents – whether independent or captive – can get the latest product information, can help quickly create quotes under multiple coverage scenarios and can help them communicate and collaborate with customers, underwriters, claims processors and others.

- **Multi-Channel Insurance Sales Delivery**
  - Traditional agent sales channels do not meet the needs of many new and younger insurance customers. These customers are requiring sales information in a variety of new channels such as mobile devices, web sites and kiosks. These tools help businesses provide information regardless of the interface a customer chooses.

- **Insurance Customer Self-Service**
  - Increasingly customers are expecting that they should be able to initiate and in some cases manage the entire activity themselves – whether starting a claim or requesting a quote. These tools provide customers with the ability to initiate or process common activities themselves, without needing a call center or branch office.

- **Standards-Based Process Improvement**
  - The Insurance industry has adopted ACORD’s standardized forms, resulting in streamlined workflows that reduce redundant processing and improve efficiency. ACORD forms meet compliance requirements in all states and jurisdictions where they are used, and are filed with regulators on behalf of ACORD members. ACORD eForms are powered by Lotus Forms.
Retail Industry Toolbox for WebSphere Portal

Solution Areas

- Vendor Management Portals
- Store Operations Portals
- Franchise / Dealer Portals
- Retail Workforce Management

Resources

- **Application Briefs**
  Building a customer-centric business through information and collaboration
- **Business Value Guides**
  Boosting store efficiency
- **Software Assets**
  Vendor on boarding forms, Employee leave and job application requests, Retail surveys
- **Case Studies**
  Slumberland, Sainsbury, GXS, North Face, Isuzu, Harley Davidson, Compar Bata
Telecommunications Industry Toolbox for WebSphere Portal

Solution Areas

- Service Innovation
- Service Creation
- Service Management

Resources

- Application Briefs
  From Collaboration to Innovation: Leveraging Web 2.0 to Accelerate New Service Ideas
- Business Value Guides
  Telco ROI benefits framework
- Software Assets
  Service Provider Delivery Platform
- Demos
  MyWi Telco Consumer Portal
- Case Studies
  Verizon Wireless, Bharti, Cable and Wireless, mblox, Kapsch
Telco Industry Solution Areas

• Service Innovation
  • Deliver value to customers and exceptional user experiences to customers on the go. With intense competition with intense competition and ongoing price wars, telecommunication providers must rapidly adapt to change and deliver services quickly and cost-effectively. Mashups and Portal solutions provide the flexible platforms to enable this.

• Service Creation
  • Portals enable telecommunications companies to leverage complex infrastructures to address new marketplace opportunities by extending market reach with finer grain targeting of service offerings and providing third-party access to telecom network capabilities for enhanced services and revenue opportunities.

Service Management

• Portals help build agility into operational environments. As your interface to your customer, a portal can help improve quality of service, reduce customer churn, and deliver real time end-to-end visibility into the source and resolution of issues.

WebSphere Portal and WCM Fuel

Verizon Wireless Business Drivers

  Timely adoption of smart phones
  Promote mobile web growth and data usage
  Reduce call center costs via customer self service
  Support for diversified handsets and custom browsers
  Cross sell/Up sell (ring tones/ring back tones, games, etc)
Industry focus to accelerate solution construction for specific business needs

Prebuilt Portal Sites contain structure and commonly used components for a target industry.

Built-in best practices help IT to dramatically speed time-to-market and reduce the cost of deploying portal-based business solutions that span the Lotus portfolio

Showcase for successful interaction patterns solving recurring user needs in a best practice way.

Customers, Business Partners and IBM Services can readily configure, customize, extend and change (Portlet Factory Models included).
Using Industry Templates

WebSphere Portal
IBM Accelerators for Portal

Industry Template

web content catalog
site structure
self registration
unified task list
checklist framework
portal form integration
industry KPI's
secure messaging

Prebuilt Industry Portal Site

Industry specific implementations to jumpstart your project with prebuilt best practice websites.
Jumpstart Template: Healthcare Patient Portal

For Hospitals and Providers

Connected Patients for Better Care and Satisfaction
The IBM Healthcare accelerator combines with IBM WebSphere® Portal software to help Hospitals empower patients via an online Patient Portal.

- **Improved Patient Care** through better patient communication
- **Increased Patient Satisfaction** by improving the patient experience
- **Improved Efficiency** by empowering the patient
- **Greater Healthcare Innovation** by freeing people to focus more on care (and less on administrative tasks)
- **Foundation for additional Health Portals** e.g. Physician, Clinician and other Portals

*Patients are consumers, and as such have an expectation to be able to do everything via the Web – including managing their healthcare – in real time.*
The Government to Business Solution

Connected Governments leverage robust, secure, manageable solutions to deliver the latest Web 2.0, easy, fast, flexible technologies to their users.

- Become “business friendly” through better communication
- Spur economic development and launch new stimulus programs
- Gain efficiencies through e-government delivery of service (Online Forms for taxes, permits, registration, license)
- Capture more revenue and close loop holes through improved user guidance and feedback
- Includes pre-built web page templates, checklists, forms and content
- Based on WebSphere Portal, Web Content Management, and Business Process Accelerator

Government customers worldwide are using IBM Portal and Collaboration tools to deliver innovative services to their constituents
Advanced Self-Registration

- Enhanced profile generation (user attribute and group membership) – customizable
- Email validation or immediate activation options.
- Security Question management.
- Built with Portlet Factory and provided as ready to deploy WAR file and WPF feature set for custom development.
Password Self-Care

- Password reset support.
- Easy to use.
- Security Question validation.
- Built with Portlet Factory and provided as ready to deploy WAR file and WPF feature set for custom development.
Enable your users to accomplish tasks more successful and more efficient

- Quickly find out what your next required steps are.
- Share best practices and procedures with customers, partners and colleagues.
- Stay on top of the work across all systems you need to deal with.
- Automatically use the most efficient tool for the task at hand.
Simplify your Customer Interactions - Lotus Forms

- Electronic forms simplify business tasks by providing user guidance and validation.
- Use Lotus Forms within your WebSphere Portal without any additional development.
- Easily launch an electronic form from the Unified task list, from a checklist, or any other custom Portlet.
- No client installation needed.
The IBM Government to Business portal template includes the Web Content Catalog.

Sample content that displays on the portal pages when installed.

Blog and Wiki templates

Dynamic effects for images

Presentation and authoring templates for site content

Personalization components
Jumpstart Template: Online Banking Portal

Connected Customers for Better Access to Financial Information
The IBM Online Banking Portal combines with IBM WebSphere Portal software to help Banks empower customers via an online Banking Portal.

- **Improved Customer Access**
  anonymous and authenticated access

- **Increased Customer Satisfaction**
  personalized services, information and offers

- **Improved Efficiency**
  by empowering the customer self service

- **Greater Banking Innovation**
  by freeing bankers to focus more on services (and less on administrative tasks)

- **Foundation for Multi Platform Banking**
  extend to Mobile, Kiosks and other platforms

Banking customers have an expectation to be able to perform all banking activities wherever they are and at any time via the Web.
A one-stop shop for IBM and Business Partner solutions

The catalog is a Web-based clearinghouse for thousands of portlets, WebSphere Portal solutions from IBM and hundreds of IBM Business Partners, sample dashboards, and line-of-business (LOB) and industry key performance indicators (KPIs) that work with IBM® Dashboard Accelerator.

Plus, the catalog itself is built on the WebSphere Portal platform, providing an excellent example of what’s possible with portal software from IBM.

A note to IBM Business Partners: introduce your solution to businesses worldwide

The WebSphere Portal Business Solutions Catalog provides a vehicle for introducing your WebSphere Portal solutions and services to a worldwide audience and driving leads. Because the catalog is available in many languages, it’s ideal for promoting regional solutions. And listing your solutions in the catalog is easy. Just go to the catalog home page, click on the Getting Your Solutions into the Catalog link and follow the instructions. You can also advertise events related to your catalog-hosted solutions on our news portlet.
• Portal + Banking
• Customer Examples
Smarter Banking

Smarter Banking for a Better Planet
Watch the video »

50% Percentage of customers who would give their bank only two chances to fail before considering a change in banks.

25 billion Global trading systems are under extreme stress, handling billions of market data messages each day.

Drawing on marketplace insights and engaging customers as co-developers

A smart financial institution tailors products and services on demand and delivers them through an ever-evolving and increasingly interconnected set of channels.
Industry Drivers For Productivity Solutions

- Improve integration between channels to drive revenue growth:
  - Differentiate service to stand out from their competitors
  - Provide Mobile Solutions
  - Integrate communications across service channels
  - Provide personalized services for all channels

- Increase productivity, reduce costs
  - Agent and Customer Self Service
  - Increase sales channel productivity
  - eForms Solutions

- Create a powerful user experience for agents, advisors and customers:
  - Simply the user experience for agents and customers
  - Improve the way agents sell to and manage their customers
  - Leverage Web 2.0 capabilities
**WebSphere Portal Solutions in Today’s Financial Climate**

**Top Three Imperatives***

1. **Retain Customers through Rich User Experience**
   - Account information, customer service, targeted marketing tailored for each customer
   - Interactive, integrated search and help
   - Built-in Web 2.0 online collaborative experience

2. **Reduce Costs by Maximizing Existing Assets**
   - People, processes and data are all linked by Portal
   - Empower everyone with managed content they need in a format they understand
   - To all channels, mobile, web, desktop clients
   - Portlet Factory speeds up portal delivery

3. **Prepare for Merger and Acquisition by Managing Integration Risk**
   - Integration at the glass streamlines cross-department productivity
   - WebSphere Portal is the 8-year Portal market leader
   - IBM at the forefront of major business innovations: SOA, Web 2.0, Enterprise Mashups

*From interviews of Americas, EMEA and AP banking leaders (October 2008 – present)
WebSphere Portal Addresses Banking Needs

- **Who’s using Portal?**
  - Online Customers
  - Tellers
  - Customer Service Reps
  - Payment Managers
  - Risk Analysts
  - Sales/Marketing
  - Human Resources

- **How is Portal being used?**
  - Customer-service gateways
  - Employee intranet
  - Evaluation information aggregation
    - Marketing campaigns
    - Investment opportunities
  - Back-office process consolidation
    - Payment processes
    - Auditing
  - Hot-button dashboards
    - Event notification
    - News aggregation
Sparda Bank – One Portal for All

- 3 Million Bank Customers in 12 regional banks
- 1.5 Million Internet Banking Customers
  – Of which around 1 Million are regular users, resulting in
  – 10 Million sessions / month
- Sparda needed a single Portal
  – For customers; for employees
- WebSphere Portal’s high performance
  – Exceeded Employees’ requirements
  – Exceeded Customers’ expectations
- Availability of banking systems critical to success and acceptance

Portal performance measurably better than requirements

Integration of 12 regional banks
Integration of many financial applications

**Performance**

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Fifth Third Bank – Improving Customer Content

- Merchant services for retailers & ATM Processing Services for financial institutions
  - 17 billion transactions worth more than $138.6 billion annually.
- Portal & Content Management Solution
**GE Capital - Australia & New Zealand**

**Business Transformation - Online engagement is the big win**

### New Levers

- Revenue
- Digital Process
- eMarketing

### Why it Will Be Better

- 1:1 Relationship
- Web 2.0
- Trust & Safety
- Mobile

### Online Usage Growth

- Online
- IVR
- Agent

### Strong Payback

- Productivity
- New Revenue
- Reduced Operating cost
- Technology Reuse
AMP – Process Acceleration

Australian wealth-management company improves productivity with WebSphere Portal and IBM Process Accelerator.

Business Needs
• Improve access to customer and product information.
• Increase customer face time.
• Seamless integration.

Delivery
• Multi-Channel – Retail, Advisers, Internal.
• Common SOA framework.
• Portal fronts backend systems.
  (Siebel, Oracle, Vignette, Sharepoint, mainframe)

Results
• Forms met business case in **under 10 months**.
• **Expected 3 year adoption rate met in 3 months.**
  70+% of all forms completed electronically.

“There's a definite link between the efficiency of the portal, increased revenue and cost savings.” Roy Crociani, IT director, AMP
HSBC – Global Customer Service
- running the brand on WebSphere Portal

- Over 50 million customers
- Personalized content based on account level and usage
- Regionalized content delivered to over 40 countries/languages
- Scalability to meet increased demand
  - > 50K concurrent user capacity at one site alone
- Portal supports lines of business:
  - Personal Financial Services
  - Corporate Banking
  - Payments
  - Insurance
  - Premier
  - Stock Trading

http://www.hsbc.com
HSBC: Crafting an Exceptional User Experience

Banners using customer data held in the back-end

Mr Bannister, you can protect your family with our affordable term life plan
› find out how

Under Pressure?
With your own Relationship Manager, sorting out your finances is fast and convenient.
So you can make the most of your free time
› Learn more

Mr Parsons, you’re important to us
so we’d like to offer you your own Relationship Manager
› Learn more about Premier

Mr Hicks
if you upgrade to Premier
you’ll benefit from the service and insight
of your own Relationship Manager
› Learn more about Premier

Mr Hamilton, as one of our best customers
are you making the most of our rewards available to you?
› Show me

Mr Fray, we’re developing new online services exclusively for Premier customers, so we’d really appreciate your feedback
› Go
The Future of Banking Customers: 2020

Behavioral Changes…

…Communities of Use

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<th>Ages in 2020</th>
<th>Gen Zers 8-25</th>
<th>Gen Yers 26-43</th>
<th>Gen Xers 44-54</th>
<th>Boomers 55-74</th>
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<td>Value in 2020</td>
<td>20% of population 5% of assets</td>
<td>20% of population 10% of assets</td>
<td>15% of population 15% of assets</td>
<td>30% of population 35% of assets</td>
<td>15% of population 35% of assets</td>
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Behavior change to 2020

Radical

Gradual
Postbank Netherlands
- rethinking the Internet customer experience

Internet banking v2.0: “It is about facilitating money for customers”

TALKING BANK
The bank is there at moments when people are busy with money

BLENDED COMMUNICATION
Integration of new media in the customer process

FACILITATOR ROLE
From keeper to facilitating money

Postbank Experiences
Choose your experience

Experience 1
Online advice

Experience 2
Postbank Buddy

Experience 3
Postbank Messenger

Presentation 16 November | Kim Verhaaf | Head of Internet Channel Development

IBM PORTAL EXCELLENCE CONFERENCE 2009 - DUBAI
First Direct – 100% Internet Bank
- a rich selection of podcasts and other community features

- df compete – competition
- df decide – which mortgage
- df energy – energy saving tips
- df magic bus – events schedule
- df virtual forest – turn off paper statements
- df clarity – customer comments

- 1989 – first UK telephone bank
- 1999 – first UK text banking
- 1999 – internet banking
- 2001 – offset mortgage
- 2004 – internet + aggregation
- 2006 – webchat service
- 2006 – tested video banking
- 2007 – df interactive
HSBC Hong Kong – Bringing Mobility to Banking

Mobile Business Banking available at HSBC Hong Kong

November 24, 2008 at 11:23 pm - Filed under Software

Service Highlights
Access your account details
View up-to-date account balances
View transaction history

Though this mobile service does not provide that much in functions than just passive access it is a step forward. It helps to check on the go if a customer paid invoice number #4711 already or not. The service works pretty well with the BlackBerry Curve 8320 browser (which I used for testing) but it should work on new BlackBerry devices like the Bold, Flip and Storm as well.

Mobile Website for HSBC Commercial Banking: https://mobile.commercial.hsbc.com.hk
IBM WebSphere Portal for Banks
Thank You