



“To meet OUB’s long-term integrated technology plan, we needed an open and scalable e-commerce platform. Partnering with BroadVision has enabled us to deliver on our vision of seamless delivery of financial services, anytime, anywhere. BroadVision’s one-to-one solutions are also in line with OUB’s objective to provide customized financial solutions, recognizing each customer as an individual with unique needs.”

— Wong Lee Hong, Vice President of Internet/Electronic Banking Channel, Overseas Union Bank

Overview

The Overseas Union Bank (OUB), established in Singapore in 1949, has an extensive network of 71 offices in 16 countries. The OUB Group provides a full range of consumer and corporate banking, corporate finance, treasury, international banking and investment banking services. It has subsidiaries and associated companies engaged in a diverse range of financial and nonfinancial activities. These activities include stock brokering, investment management, general and life insurance, trustee services, nominee and custodian services and property development and management.

Key Business Issues

Despite the Asian economic crisis in the late 1990s, the OUB Group invested \$300 million in its technology plan and successfully launched a series of technology firsts developed to meet the financial needs of today’s customers. OUB’s integrated technology plan includes the OUB2000 web site, the first fully customizable financial services site

offered by a Singapore bank, with integrated banking capabilities and financial tools in one web site—www.oub2000.com.sg.

Within this web site, BroadVision provides one-to-one solutions to OUB’s Internet Banking and OUB Securities Online facilities.

To achieve its objectives, OUB sought an online customer relationship management and e-commerce package that could be implemented easily and rapidly. The BroadVision solution provides the bank with a scalable platform on which to implement a reliable, personalized online financial services web site. OUB uses BroadVision’s observation and alert features to increase one-to-one customer service, cross-selling and targeted marketing campaigns.

About The Site

Through <http://www.oub2000.com.sg>, customers are able to perform banking transactions and even trade stocks and shares online.

Banking Transactions

Customers can enjoy the ease and convenience of self-service banking with OUB Internet Banking. With a simple click of the mouse, they can check account balances, view their statement of accounts, transfer funds, order new checks, monitor check clearance and pay bills.

Online Stock Trading

OUBS Online provides customers with personalized online trading capabilities. Each investor has a home page customized to his or her investment needs and interests. OUBS Online also has the intuitive capability to capture trading habits and preferences to provide relevant market information to the individual investor. In addition, investors can benefit from other features such as multichannel alerts and access to real-time information, market intelligence and analyst reports.



Solution Snapshot

Environment:

Sun Solaris
Oracle

BroadVision Applications:

BroadVision One-To-One™ Enterprise

BroadVision Tools:

BroadVision Command Center

Why BroadVision?

BroadVision was selected for its personalization features, rapid deployment and ease of use.

Advanced Personalization

BroadVision user profiling features register OUB customers by portfolio and account type, history and balance. After registering, customers list their five preferred stocks to monitor portfolios. Customers can also create e-mail or wireless alerts to prompt them when stocks reach predetermined prices. OUB can leverage profile information to offer promotional rates.

Rapid Deployment

BroadVision's ease of implementation and reputation for speed impressed OUB, which met its objective of deploying quickly with robust functionality.

Enterprise-Class Scalability

The rigorously stress-tested site demonstrated capabilities for handling large volumes. The bank projects continued growth from 10,000 profiled users to 30,000 and counts on BroadVision to meet this growth.

Business Results

- OUB Internet Banking is an online solution that lets customers access their account information and banking services from virtually anywhere. BroadVision provides profiling based on information such as account history and balance for cross-selling and targeted marketing messages.
- OUBS Online—OUB Securities became the first bank-backed securities house in Singapore to offer personalized online trading. BroadVision allows each investor a home page customized to his or

her investment needs. Investors can also benefit from multichannel alerts and access to real-time information/prices, market intelligence and OUB treasury/economic information.

Hit the 'Net running

Partner with BroadVision to maximize your e-business profitability. Call us at 650.261.5100 or 800.269.1950, and we'll bring focus to your business—through technology—to put you ahead of the competition.

About BroadVision

BroadVision develops and delivers an integrated suite of packaged applications for conducting e-commerce interactions and transactions. Global enterprises and government entities use these applications to sell, buy and exchange information over the web and on wireless devices. The BroadVision e-commerce application suite enables a corporation to become more competitive and profitable by establishing and sustaining high-yield relationships with customers, suppliers and employees. BroadVision services professionals, supported by over 100 partner organizations worldwide, transform these applications into business value for our customers through consulting, education and support services in more than 30 countries.

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