

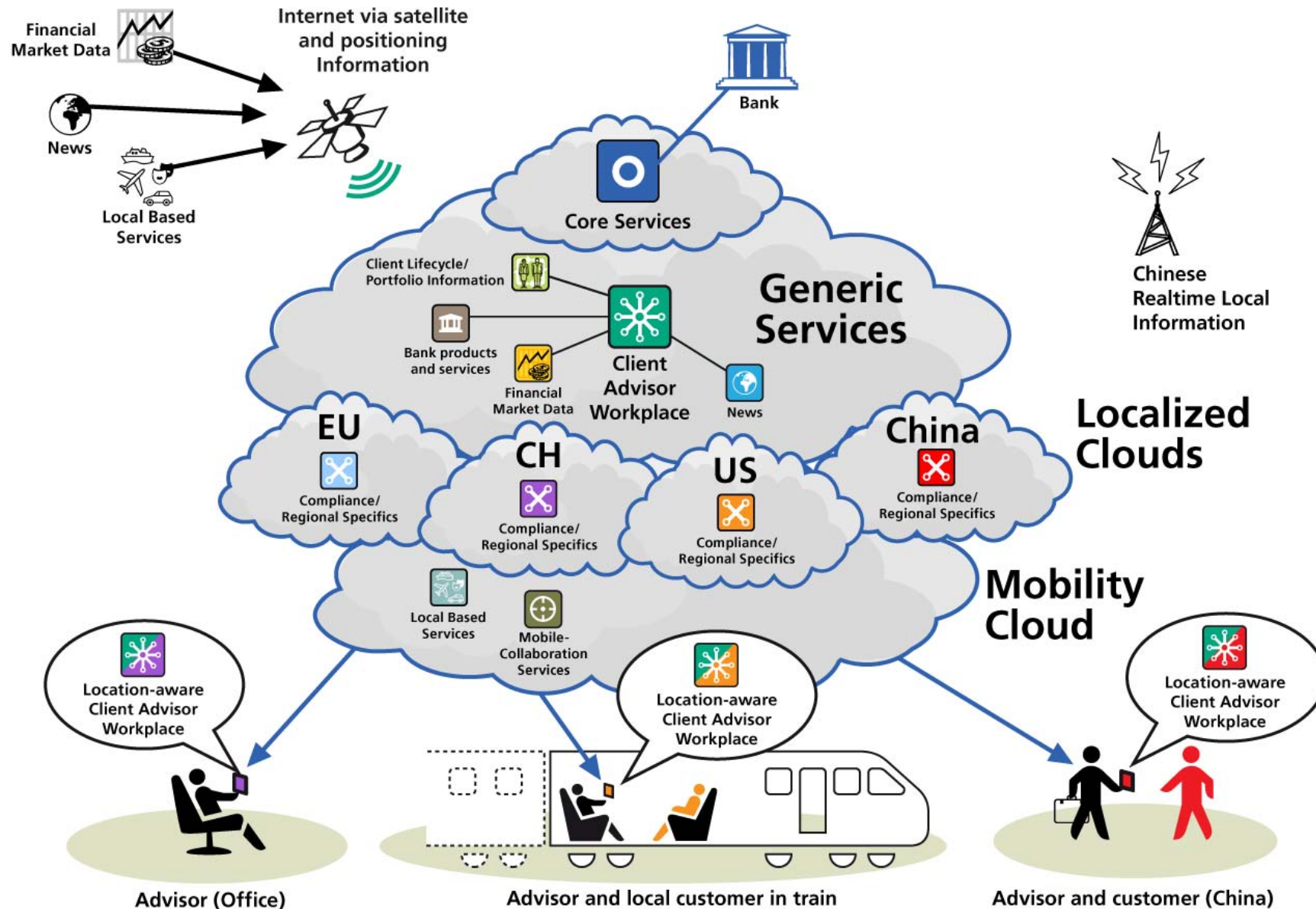
# UBS@Web-Monday

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Nov 30, 2009

- ◆ **Big Picture**
- ◆ **Our Clients' Expectations**
- ◆ **Web 2.0 @ UBS: Our Issue – Our Competition**

# Big Picture – Dynamic tailor-made solution



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Our Clients' Expectation

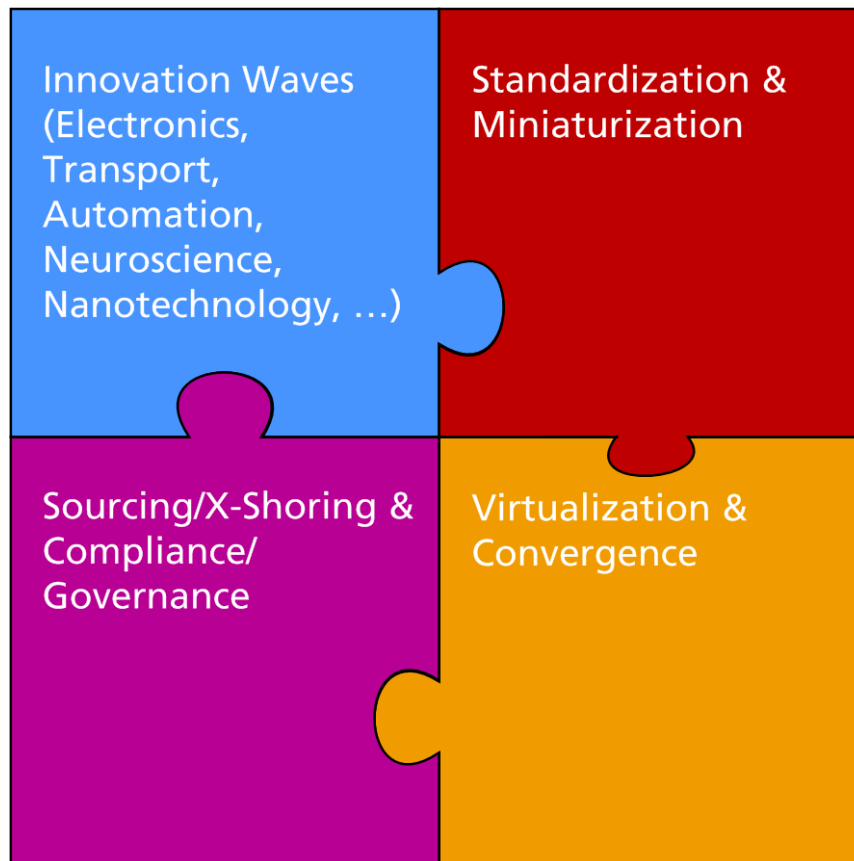
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Technology trends

# Technology: Megatrends and Forecasts

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**Small, fast, cheap, mobile, independent, location-aware**



- **New human-machine interfaces**
- **location aware**
- **Social Software / Web 2.0**
- **Unification**
- **On-demand models**
- **Aggregation of service sources**
- **Multidimensional shifts of conditions**  
(demographic, political, regional, etc.)

# Technology/Service Outlook and Theses

The technology is (mostly) available today

## Mobility and mobile bandwidth

- ◆ Adequate bandwidth is a given
- ◆ New metaphor, iPhone as its symbol, Smartphone with extensions incorporates/replaces the traditional computer
- ◆ Mobile collaboration (much more than unified communication)
- ◆ Location-based services and dynamic, location-aware applications
- ◆ GPS, „locate me“, RFI, Sensors and device capabilities

## New Interfaces

- ◆ Beyond keyboard, mouse, monitor, Voice recognition, control and synthesis, real-time translation, recognition of gestures,
- ◆ Mind control for video games, Nintendo Wii

## Web 2.0

- ◆ Social Software, Participation,....



WIKIPEDIA  
The Free Encyclopedia



LinkedIn

facebook

Google

YouTube

myspace<sup>®</sup>  
a place for friends



YAHOO!

# What are Banks doing on Mobile Banking?

As of now, most banks basically either do not offer mobile banking, or have not yet migrated seriously to the new mobile banking age

Credit Suisse

## Citi Mobile<sup>SM</sup>

Everyday banking on your cell phone.

Citi Mobile gives you the convenience of banking virtually any time, anywhere. You can use it to pay bills, transfer money, see your balances and activity, find a Financial Center or ATM and get Customer Service—right on your cell phone.

- » Sign on to enroll
- » Not a customer? Open an account



## UBS



## Westpac



## Bank of America



mint.com

FEATURES WHY USE MINT WAYS TO SAVE **BLOG**

Keep your money in your pocket. **Sign up**

Features

- Easy setup
- Easy budgeting
- It's free!
- Mint on My Yahoo! **new**
- Mint on **your iPhone**
- Find ways to save
- Reduce your debt
- See where you spend

Check your balances anywhere

Download the Mint.com iPhone app, and you'll be able to check how much cash you have in your checking account, your total credit card debt, and your savings, loans, and investment account balances right from your iPhone. You'll need a Mint.com account before you can

—KATE, MINT.COM APP USER



# Future Clients of UBS

## Scenarios ...



# Assumption about the future client

## Technological progress impacts the banking business short-term

“ In the battle for tomorrow's customer the internet and mobile devices will be the central front ”

“ Social networks will become a main sales and referral channel ”

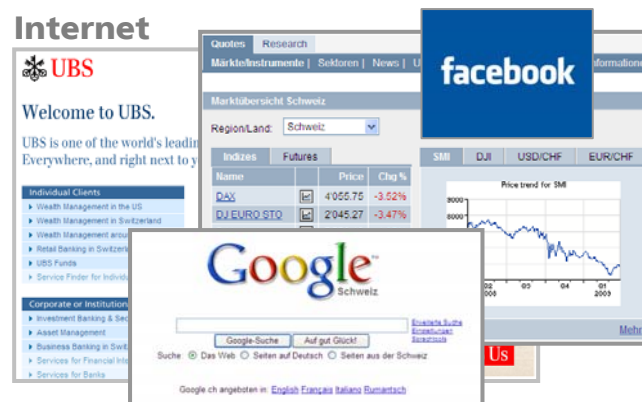
“ Another factor is that consumers who have grown up with the internet... do think different ”

“ Both traditional and non-traditional financial players will be competing... ”

### Channels



Source of statements: Boston Consulting Group et al.



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Web2.0 @ UBS

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Our Issue – Our Contest

# Web 2.0 @ UBS

## Our Issue: Experience is limited

### Web 2.0 - Wikipedia

- ◆ The term "Web 2.0" is commonly associated with web applications which facilitate **interactive information sharing**, interoperability, user centered-design and **collaboration** on the World Wide Web.
- ◆ A Web 2.0 site allows its users to **interact with other users** or to change website content, in contrast to non-interactive websites where users are limited to the passive viewing of information that is provided to them.

### Current Clients

- ◆ **Collaboration between clients and client advisor mostly face to face or unidirectional (eBanking: Client -> UBS)**
- ◆ **Clients demands for online collaboration currently low, some applications in place in ASIA – but that it not Web 2.0**
- ◆ **UBS Mobile Banking was implemented but usage was low**

### Missing Experience at UBS

- ◆ **Web 2.0 thinking is very limited**
- ◆ **WiKis are provided internally at UBS but usage is low.**
- ◆ **Understanding of trends missing**
- ◆ **Collaboration applications are blocked by UBS**

### Constraints

- ◆ **Swiss Banking Secrecy**
- ◆ **Country specific regulations**
- ◆ **IT Security standards**

# Web 2.0 @ UBS

## Our Contest

### You can help us

- ◆ We like to receive your ideas about Web 2.0 and how Web 2.0 ideas can help UBS
- ◆ We like to receive your ideas how UBS client facing applications (i.e. Mobile or e-Banking) can be improved

### What we want

- ◆ 5-10 PPT/ PDF/Word outlining ideas and implementation approach
- ◆ UBS likes to use such ideas (not exclusive)
- ◆ UBS likes to follow-up on ideas that UBS considers as beneficial
- ◆ UBS sets up an evaluation committee to evaluate your ideas

### What you get

- ◆ UBS sets out rewards for the best three ideas CHF 5'000 each
- ◆ UBS might contact you for follow-up to start prototype or project

### Restrictions

- ◆ Sign disclaimer when handing in Word/PPT/PDF
- ◆ Send in your Word/PPT/PDF (by post with signed disclaimer) and by eMail – Dec, 24 2009

### What UBS does

- ◆ Communication of winners at next Web-Monday Jan, 18 2010

# Questions & Contact Information

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