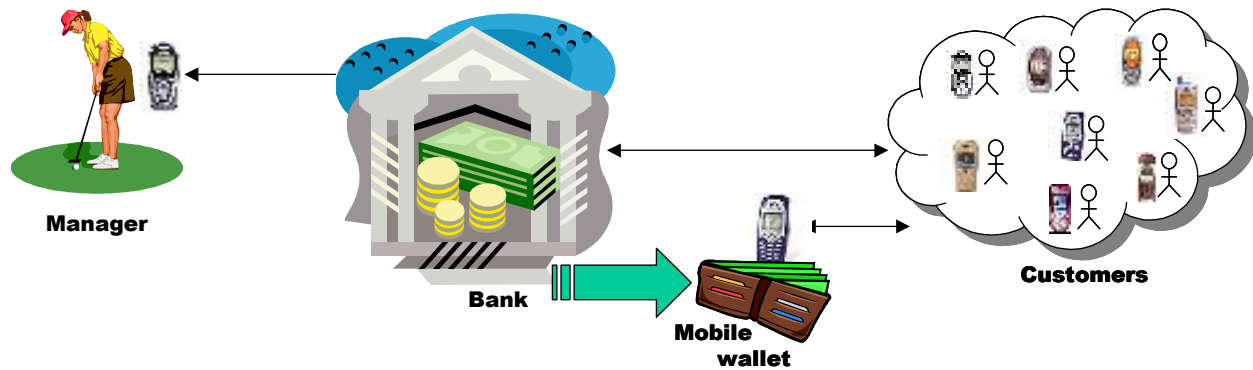


Concept type
Corporate SMS

Business Sector
Bank & Finance

Date
May 2003

Wireless services for banks



Information concerning account movements

The customer can subscribe to a wireless notification service, which notifies about certain account movements.
E.g.:

- Overdrawn account
- Deposit over \$100 is made. (Salary, gift etc.)

The bank may charge some fee for the service

Checking account balance

The customer can send a message from the mobile phone to check an accounts balance, transfer money between accounts, or transfer money to another customer's account.

Mobile wallet

Banks / financial institutions can offer their customers a "mobile wallet" connected to the customers account. This wallet should be a part of a bigger network of banks and different shops / services where the wallet can be used. It would be a reasonable alternative to credit cards for smaller amounts of money.

Subscription to advisory services

E.g.: The customer is offered a subscription service about saving. Each month one or more investment advices are sent to the customer's mobile phone.