



Behind the Firewall – Canadian Bank Benchmarking Study

On-line Banking Activity – Results and Patterns June 2003

Canadian Banks have a captive on-line customer base that is in excess of 30% of all Internet users. This is a golden opportunity for Financial Institutions and billers alike to capitalize on unprecedented reach and exposure with these educated higher income consumers – provided they can find the magic marketing and messaging formula. Read about the depth of this opportunity and what it can mean for the Banks and the Billers who are now able to connect with this segment via Bill presentment.

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Manitoba Room Royal York Hotel

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BEHIND THE FIREWALL Canadian Bank Benchmarking Study 2003

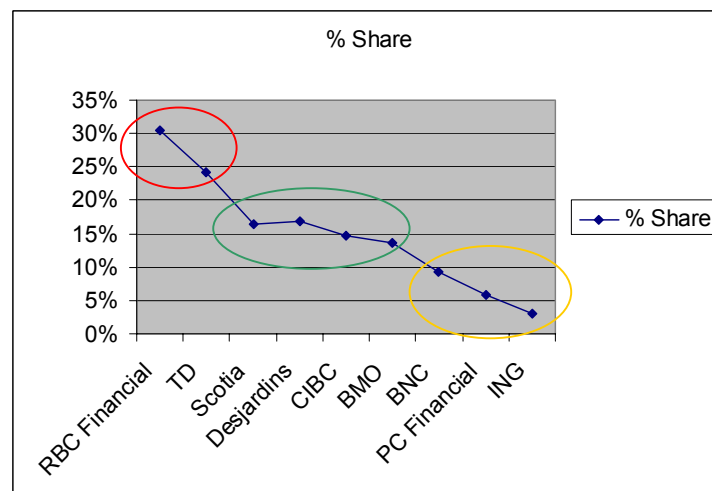
For the first time in Canada audience measurement research has been used to assess the size and key metrics for on-line Banking. It is important to understand that in Canada comScore Media Metrix data is the only source of panel based audience measurement data for Internet usage. All the major portals in Canada utilize this data which is equivalent to the typical ratings systems used for TV and other media. In this case the technology has been extended to evaluate how many users are logging in to do their Banking and other key elements of on-line activity – rolling up this activity in a head to head assessment of a majority of the major Banks in Canada.

Main Domain	Exposure Rank	Traffic Rank
RBC Financial Group	22	34
TD Canada Trust	35	38
Desjardins	41	63
CIBC	68	90
Scotiabank	79	101
BMO	95	112

Faulkner Consulting provides a unique and value added perspective of comScore data. By focusing on robust performance benchmarks such as the Internet Exposure Index – sites can be ranked against segment competition and the entire on-line space. Banks have very successful sites in Canada – but even more so in the context of the amount of time users spend on line with them (“exposure”). This report highlights significant findings which have strategic implications for Banks, Marketers in general and those responsible for enterprise CRM processes.

Key areas covered are as follows:-

- The Financial Services on-line segment as a whole in the context of all Internet users
- The Banking segment – size and usage share as a whole
- “Behind the Firewall” results – by segment size and head to head results between the Banks. (see chart to right)
- New measures in on-line performance regarding net new browsing vs “log-in” account users
- Top line demographics – In Front vs Behind the Firewall
- Bank by Bank review with screen snapshots and commentaries
- Bill Presentment and the opportunities for capitalizing on Banking traffic



Data in this chart presents results of share for just Banks in the panel only – not all Banks in Canada.



Table of Contents

- More About Us
- Background
- 1.0 Executive Summary**
 - Top Line Findings
 - The Big Picture – The Revolution is Nearly Complete...
 - Ying and Yang effect – Reach vs Time Behind the Firewall
 - Bank Interface Strategy and Segmentation
 - The Opportunity for Marketers
- 2.0 The Context of Financial Services within the Canadian Landscape**
 - Business/Finance in the Context of the Major On-Line categories
 - Composition of Business/Finance Category – Major sites
 - Canada May be small – but packs a punch!
 - A Context Around the Internet – On Line Population and Financial Services
 - The Banking Category – Demographic Profile*
 - Further Demographics: Banking Segment
 - On Line Banking – Very High Overall Exposure
- 3.0 Canadian Banks Head to Head Benchmarking**
 - Total Market Size: Behind the Firewall
 - Sample Banks Head to Head – Log -Ins
 - Time Behind The Firewall – In and Out!
 - Measuring a Site’s Marketing Performance – Browsing Outside the Firewall

Table of Contents (cont.)

4.0 Banks in More Detail

- A Contrast in Styles
- BMO.com
- Behind the Firewall - BMO
- BMO in More Detail
- RBC.com
- RBC.com: “Behind The Firewall”
- RBC.com in More Detail
- TDCanadatrust.com
- TDCanadatrust.com – Behind the Firewall
- TDCanadaTrust in More Detail
- CIBC Home
- CIBC Behind the Firewall
- CIBC – In More Detail
- ScotiaBank: Screen Snapshots
- Scotiabank – In More Detail
- ING Banking Home
- ING In More Detail
- Desjardins
- Desjardins – Overview
- BNC
- BNC Overview
- PC Financial Bank
- PC Financial Overview



Table of Contents (cont.)

5 A Special Review of On-Line Bill Presentment

- A Primer on Bill Presentment
- How It Works – ePost/BMO
- WebDoxs Target Market Definition
- ePost and B.M.O.
- Market Sizing – Bill Presentment
- ePOST Profile
- ePost Demographics

Appendix 1 Comscore Media Metrix Methodology

- Overview of Research Approach & Methodology
- Market Driven Continuous Measurement System
- Summation of Confidence Levels of Research
- Methodology in Detail
- Work and University Supplement Samples and Recruitment

Appendix 2 – Approach to Tracking Web Site URLs

- TD Canada Trust
- Royal Bank
- CIBC
- Bank Of Montreal
- Scotiabank
- Ing

Table of Contents (cont.)

Appendix 3 Additional Slides from Q1 2003 Overview Report

- Exposure Ranking Score
- The Big Picture – North America
- A Snapshot of Qualifying US Sites – A Quartile View of The Data Set.
- A Snapshot of Canadian Sites – A Quartile View of the Data Set
- The Top 20 Canadian Domains Based on Exposure Ranking

More on Faulkner Consulting

- Faulkner Consulting – Philosophy & Value Proposition
- Solution Architecture

The Report costs \$2000 plus appropriate taxes. Included in this price is a 45 minute briefing by both Miles Faulkner (author) and Brent Lowe-Bernie (President of comScore Media Metrix Canada). Travel time and costs and any further consulting are additional and to be negotiated. Ongoing updates to the report are available but subject to the normal pricing policies of comScore Media Metrix data sets and solutions. All results of this report are derived from the underlying comScore research model and subject to provisos as laid out in the methodology section of the report. The report is 60 + pages.



Intelligent Implementation

Miles Faulkner the Principal, has been in the Internet business for seven years – with 20 years of Consulting and Technology experience.

As a Partner of Ernst & Young and leader of their Canadian Internet Solutions practice he was instrumental in building a number of large Internet channels for major corporate clients including CIBC, BMO, ePost, Bell Canada, GlaxoSmithKline, and Canadian Tire.

In addition to his independent consulting and implementation practice – he is President (Elect) of the Internet Advertising Bureau of Canada.



comScore Networks is a global information provider and consultancy to which leading companies turn for the insight they need to craft successful marketing, sales and trading strategies.

This capability is based on a massive cross-section of more than 1.5 million global Internet users who have given comScore explicit permission to confidentially capture their Web-wide browsing, buying and other transaction behavior, including offline purchasing. Through its patent-pending technology, comScore measures what matters across the entire spectrum of surfing and buying behavior.

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