D2-Banking^{TM} Executive Summary

Why D2-Banking^{TM} ?

The present Private and Corporate Banking solutions do not take the modern lifestyle into account. Imagine you are in Beijing or Budapest and need secure access to a critical personal or business file. If there is a service that allows instant access to that file from anywhere in the world via a hand held device, an interactive Digital TV or an internet café PC in a safe way with guaranteed security, think how much more efficiently you could manage your life. This is where D2-Banking defines the next generation of personalised banking and modern wealth management enabled for well-known banks through in-house or outsourced software services.

The D2-Banking^{TM} Vision

D2-Banking - Data custody and Digital banking - is the guaranteed custody of genomic maps and medical records; art, photo, music and video collections; personal files including wills, deeds and memoirs; and other intellectual property alongside traditional financial services.

"Before the end of this decade every individual around the world will have the convenience and guaranteed security of one stop D2-Banking, which will become second nature to its customers as they enjoy the ability to store and access data and finances from anywhere at anytime without fear of being hacked or plagued by malicious software."

DK Matai, 23rd November 2003

D2-Banking enables well-known banks and users to perform financial and data transactions with total peace of mind via a multitude of mobile and traditional devices. The fear of viruses, worms, hacker attacks, identity theft, financial fraud and other electronic crimes is eliminated.

The four key service components of D2-Banking^{TM}

1. Online secure access to virtual hard disk space to store financial and personal data: financial & art portfolios, medical records, genomic maps, photos, wills etc
2. Innovative and integrated outsourced banking, insurance and broking solutions
3. On demand cost-effective high availability of rented mainstream software & services
4. Collaborative marketplaces that allow individuals and corporations to share files and data to create the optimal outsourced environment to conduct business effectively

Additional outsourced services such as secure and safe eMail, periodic backups and data restoring services, software upgrades, online shopping, alert messages, production of personal and financial reports and virtual cash payments are part of the D2-Banking solution.

Competitive Advantage

What a bank has done for customers from the 16th century to the 20th is to keep the money of the customer safe, offering credit lines and financial services. The 21st century is all about creating value through information refinement, mediation and processing - anywhere and at any time.

D2-Banking moves the paradigm of keeping information with customers to keeping it at the bank and approved outsourced entity, together with their money, in a secure and accountable way.

The comparative advantage of D2-Banking is that it uses a unique combination of traditional and innovative technology to facilitate new outsourced applications and banking services not offered in the market at present. D2-Banking provides a complete integrated, highly secure and scalable

personal database, with high response time. **mi2g**'s core-expertise includes the technical and business areas of financial services, government and trusted systems, together with web security, data-mining, outsourcing methodology and high performance software development.

What does D2-Banking^{TM} provide, that no traditional financial institution offers?

In the 21st century the most valuable asset is not just money but also knowledge and information. Individuals and businesses need to protect this vital intellectual property from competitors and malevolents. Meanwhile they increasingly need mobile access to this information. D2-Banking is the outsourced storage of encrypted information and critical data, with a guarantee of security.

D2-Banking can also operate as an outsourced ASP (Application Service Provider) providing software ranging from standard computer applications through to more specialist programs such as sophisticated financial management and intelligent search engines.

How does D2-Banking^{TM} operate?

D2-Banking operates in the financial services sector as an outsourced platform, which can be leased or rented by banks and brokers to provide their services, similar in commercial terms to an outsourcing operation with pay-as-you-go optional charges. **mi2g** can also provide outsourced services to support the integration of clients' legacy and front-end systems to enable the well-known bank or customer to provide additional services. This outsourced integration service is recognised by **mi2g** as a key omission in recent platform launches. The wireless environment for D2-Banking is based on **mi2g**'s proprietary Bespoke Security Architecture^{TM}.

As customers have become increasingly mobile, they need access to their information and finances from anywhere on the globe, but it is technically impossible for them to retain the necessary Giga Bytes of information on handheld devices. D2-Banking exploits the proven technologies of asymmetric data compression (like ADSL) and differential transfer of information (like online backup systems) to maximize the 2.5G mobile telephone bandwidth available today. D2-Banking does not depend on 3G bandwidth or fixed line connectivity to work effectively.

Who can benefit from D2-Banking^{TM}?

1. **Private Banking**: Target customers are high net worth individuals and the top-end business segment. Advantages to private banks of D2-Banking are:
   - Improved customer loyalty 'stickiness' by extending their role beyond traditional competitive deposits and return on investment rates;
   - Extension of private banking into a lifestyle solution; and
   - Cost cutting through outsourcing of back office and middleware.

2. **Corporate Banking**: Target customers are small and medium size enterprises. Advantages to corporate banks of D2-Banking are:
   - Improved customer services by extending their role into outsourced intellectual property protection and vital data assurance; and
   - Creating outsourced leasing solutions for software, services, content and infrastructure that meets the full gamut of corporate requirements.

Summary and Next Steps

mi2g is continuously developing the technical infrastructure for D2-Banking and seeks wealth management and private banking partners. Please contact the **mi2g** Intelligence Unit if you would like to work with us to develop D2-Banking further for your customers.