



business value

- Generation of new revenue streams
- Increase customer loyalty and retention
- Enhance profitability through broader customer base
- Offer high-end, specialized services

pdf client

- Java framework
- Maximum functionality
- Highly personalized and customizable
- Automatic software updates

html client

- Dynamic HTML pages
- Access from any Web browser
- Platform independent

wireless client

- Dynamic VML pages
- 2-way communication with customized messaging
- Attractive option for high-net-worth customers

security

- 128-bit encryption
- Supports encryption standards (PFD and HTML)
- PIN, PIN/TAN, smart cards and digital certificate authentication

serve customers as never before

Powerful and simple.

Now you can expand customer access to a complete suite of financial services from nearly any type of interface. With the ability to support connections to clients such as PFM/OFX, HP Nimius also packs tremendous capability into three easy-to-use Internet-based client interfaces. As the gateways to the HP Nimius e-financial services, the Personal Finance Desktop (PFD), HTML Client, and Wireless Devices Client offer your customers multiple choices in managing their assets, as well as easy, secure, and reliable access to your e-financial services.

As seamless front-end interfaces, they give your customers the ability to communicate and transact with you anytime and anywhere. Not only do end users have information at their fingertips, but the flexible framework upon which the client interfaces are constructed enables HP to tailor the look and feel for your financial institution. This, in turn, allows you to offer your customers a unique e-banking experience.

HP Nimius client solutions also strengthen your institution's brand. The cross-selling and personalization options that can be configured in each of the clients offer potential new revenue streams, and improve customer loyalty and retention. The breadth of access, particularly via wireless devices, can enhance profitability by attracting new customers who want to conduct business when and where it's convenient.

As financial institutions continue to differentiate themselves through high-end, specialized offerings, the functionality of the client interfaces plays an increasingly critical role. With its origins in Zurich, Switzerland, one of the world's leading financial capitals, HP Nimius has special appeal to the private banking and universal banking market segments. The integration and customization capabilities of the HP Nimius clients and the variety of connection options available allow financial institutions to easily broaden their offerings and provide highly personalized banking services to customers who place a premium on flexibility.

personal finance desktop—unparalleled capability

The PFD is a state-of-the-art, graphical user interface that provides end users with access to financial management services via the Internet or intranet.

A flexible and extensible solution, the PFD application is built on open industry standards throughout, supports multiple languages, and integrates multimedia formats such as video and audio streaming. As a Java™ desktop framework constructed with Java Swing components, the PFD affords:

- Rapid integration of your existing services
- Easy introduction of new revenue-generating services
- A high degree of customization and personalization
- Extensive functionality

The PFD Client's hallmark functionality enables end users to personalize their screens and drill down to a deep level of transaction detail across a variety of accounts. Financial news, stock tickers, and other related information can be easily activated with drag and drop icons, giving end users the ability to change the functionality and the look and feel of the screen.

To ensure access to your financial institution's latest offerings and capabilities, client software is automatically updated when needed during the end-user login process. Once customers are authorized, the multi-tasking capability of the PFD Client allows customers to conduct several transactions simultaneously by opening multiple windows. Other ease-of-use features include context-based help, print preview, and the ability to print pages as they appear in either portrait or landscape form.

html client—click-and-go access

The HTML-based client gives end users the flexibility to access your institution's e-financial services from any Netscape or Microsoft® browser, regardless of platform. With no client software installation required, customers can log on from any Web-enabled computer and access the same services as through the PFD.

Server-side processing and the use of industry-leading technologies, including JSL, JavaScript, Servlets, XML data, and XSL and CSS style sheets, allow the generation of dynamic HTML pages for maximum functionality.

wireless devices client—the new frontier for anytime, anywhere banking

Mobile devices, such as palmtops and Internet-enabled cell phones, offer your customers the most flexibility and portability in conducting their financial transactions.

Any wireless device equipped with industry-standard WAP, SMS, or I-mode protocols¹ permits access to e-financial services via E3. The same leading technologies used to generate dynamic HTML pages on a Web browser are incorporated into the wireless devices client to allow the display of dynamic VML pages.

Wireless capability offers end users additional customization in the form of two-way messaging. Devices using both WAP and SMS can automatically receive messages from a financial institution without requiring the end user to log on. These communications may be general announcements from the institution, or messages requested by the customer, such as notification of a limit order transaction or account updates at particular times of the day.

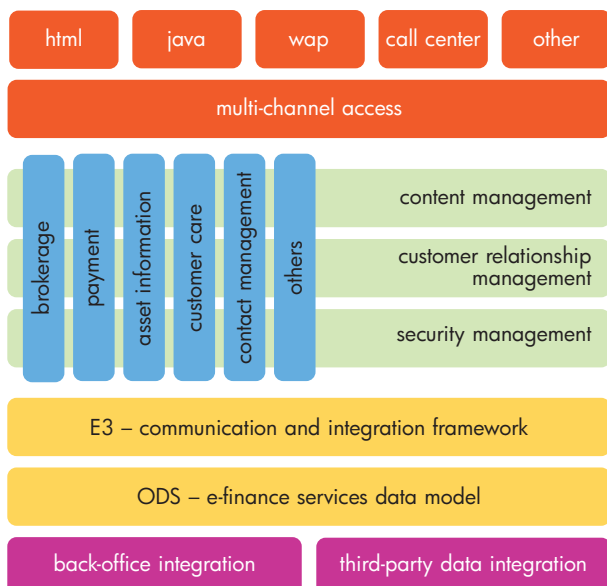
highly secure

The PFD and HTML clients offer end users 128-bit encryption for secure and reliable connections. HP Nimius supports standard encryption technologies: SSL, Baltimore J/SSL and Brokat X.Presso. Authentication and authorization are provided through PIN, PIN/TAN, smart cards and digital certificates, while security for wireless device users is handled through the end user's ISP.

putting the pieces together

The HP Nimius clients combine simplicity with an unparalleled level of functionality and customization. Designed to accommodate the demands of your customers for anytime, anywhere banking, the client interfaces offer maximum flexibility, convenience and portability, while maintaining the highest standards of security.

¹ HP Nimius support of I-mode will be available in the future



The diagram on the left illustrates client as part of the HP Nimius Solution Platform. Please refer to the HP Nimius Solution Overview and other Nimius solution component datasheets for more information.

HP e-solutions division
HP Nimius marketing

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