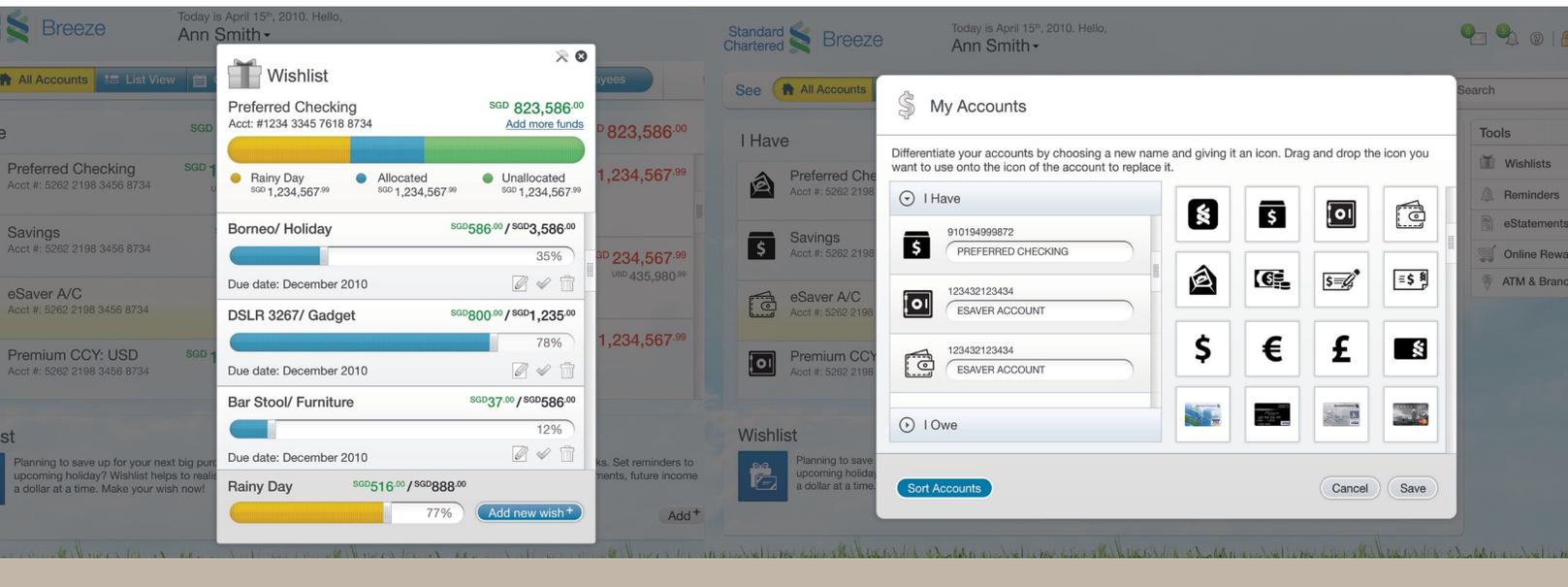




Standard Chartered PLC Making banking enjoyable



Standard Chartered PLC
Singapore, Southeast Asia
www.standardchartered.com
<http://breeze.standardchartered.com>

In partnership with
Frog Design
www.frogdesign.com

Aleph Labs
www.aleph-labs.com

Leading international bank delivers rich, engaging digital banking experiences across desktop, tablet, and mobile devices using Adobe® solutions

Listed on the London, Hong Kong, and Mumbai stock exchanges, Standard Chartered has operated for over 150 years in some of the world's most dynamic markets in Asia, Africa, and the Middle East. This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years. While steeped in tradition, the bank is also one of the industry's top technology innovators—having led the way with its continued investments in the mobility space. In light of rapidly changing demands, the company wanted to gain a deeper understanding of what customers want from online interactions, and in response offer them powerful, versatile online and mobile solutions.

"Our business has always focused on delivering superior products and services," says Aman Narain, Group Head of Remote Banking. "By using the robust, fully integrated set of tools from Adobe, we are setting new standards for high-quality, highly responsive service."

A rich, engaging experience across channels

When the Standard Chartered team wanted to provide customers with a rich, fully transactional banking application that takes full advantage of the capabilities of smartphones and tablet systems, they turned to the Adobe Flash® Platform. The result is Breeze, an application that enables customers to manage their finances in entertaining, convenient, and personalized ways—all on their preferred digital devices and highly secure.

With Breeze built on the Adobe Flash Platform, including Flex, Adobe Flash Builder, and Adobe AIR 2.5, Standard Chartered was able to apply a single development platform and reuse the same code to quickly build applications to run on multiple devices.



Challenge

- Engage with customers and earn their loyalty
- Deliver fully transactional banking app for tablets and smartphones
- Reduce time to market

Solution

- Transactional banking across devices

With the Adobe Flash Platform, Standard Chartered is delivering a rich, engaging banking experience across devices—desktop computers, tablets, and smartphones.

Benefits

- Delivered rich, unique functionality and user experience to engage customers
- Created popular application that takes advantage of smartphone and tablet capabilities such as geo-location
- Repurposed existing code to speed development of applications for multiple tablets and smart phones
- Cut development time for tablets and smartphones 40% and reduced costs by 66%
- Built a foundation for rapid feature iteration
- Improved online visitor traffic with enhanced banking experiences

"Consumers are increasingly relying on mobile apps to perform day-to-day tasks, and we wanted to give them the capabilities to manage their own money better and in a more convenient way," says Kanagasabapathy (Kanags) Surendran, Breeze Program Manager, Group Remote Banking, for Standard Chartered. "With Breeze, based on the Adobe Flash Platform, we're making banking simple, fun, and convenient."

Breeze builds on the company's highly successful online banking website created using the Adobe Flash Platform, including the Flex® framework. The site introduced many dynamic, useful features to online banking on the desktop such as interactive ATM locators and informative podcasts. With Breeze, the bank is now expanding its offerings by delivering rich, engaging experiences across desktop, tablet, and mobile devices.

More than just a browser-based application version of the bank's online solutions, Breeze was specifically designed to be a fully transactional banking application with smartphone and tablet users in mind. Starting from scratch, the bank collaborated with leading interaction design agency Frog Design to architect a banking user experience like no other.

With Breeze, customers can transfer funds, pay bills, view their transaction histories, and set reminders. They can tailor the app based on personal preferences such as viewing their transactions in list or calendar modes or dragging and dropping icons to repeat selected, scheduled transactions.

Further enhancing the experience for customers, Breeze features innate intelligence. For instance, Breeze displays a background with a blue sky and green grass in the morning and a twilight sky at night. During the holidays, the bank can quickly alter the screen across devices to deliver holiday-oriented messages. Versions coming to market soon will also offer exciting location-based services. Customers will be able to pan their immediate vicinity using the cameras on their smartphones to see where they can obtain discounts from local merchants when using a Standard Chartered credit card.

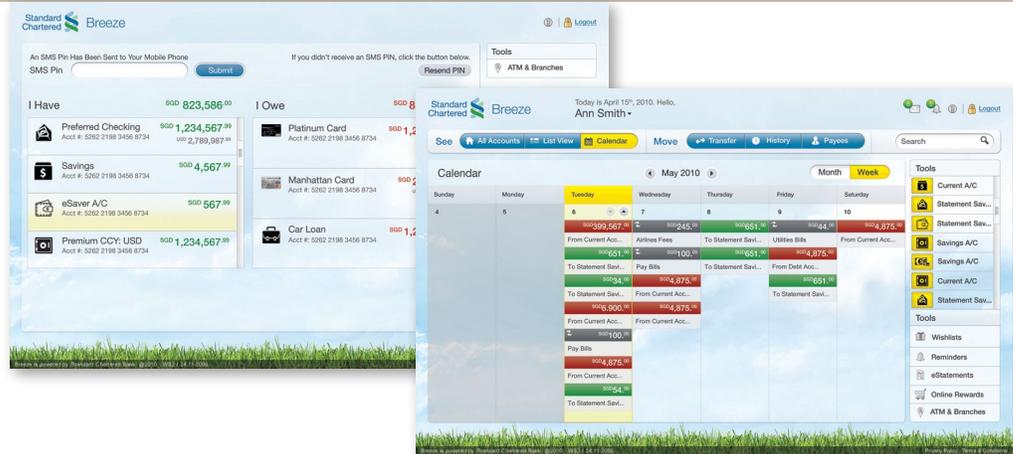
"We're increasingly building in geolocation-based, 'augmented reality' functions into our apps to equip our customers with greater capabilities and drive more demand for banking products," says Aman.

Rich application, fast time to market

When developing Breeze, the Standard Chartered team had several criteria in mind. They wanted to deliver the application on a wide variety of tablets and smartphones and provide support in all 37 countries where online banking is offered. The customer experience needed to be richly functional and engaging, yet the team had to reduce time to market and minimize development costs.

To fulfill these requirements, the bank chose the Adobe Flash Platform, including Flex, Adobe Flash Builder™, and Adobe AIR® 2.5, the AIR runtime for mobile applications. The bank's team also designed user interface elements using Adobe Creative Suite® Design Premium software.

By leveraging Adobe SiteCatalyst, Standard Chartered can gain deeper insights into online interactions with visitors, enabling the bank to deliver more relevant content and optimized customer experiences.



“Overall, I would estimate that for the tablet and smartphone-based app, we cut time to market by 40% and investment by two-thirds by leveraging Adobe tools and our existing code for the web-based application.”

Aman Narain
Group head of Remote
Banking,
Standard Chartered

“Several factors influenced our decision to use the Adobe Flash Platform,” says Kanags. “We were already familiar with the proven, easy-to-use Adobe solutions, and we recognized that there is really no other runtime technology that offers the maturity and pervasiveness that Flash technologies do today. We also knew that the Adobe tools would drastically reduce the time and resources required to build rich, interactive functionality and to port our application to multiple environments and devices.”

New features and functions

With the Flex framework, Adobe Flash Builder, and Adobe AIR 2.5, the bank was able to apply a single development platform and reuse the same code to quickly build applications to run on multiple devices, from Samsung, iPad, and Android™ tablets to Android smartphones.

According to Aman Narain, Adobe Flash Builder made it easy for the development team to get started due to their familiarity with Eclipse-based integrated development environments (IDEs). “With Flash Builder, graphics are easy to handle right within the IDE, and the software’s graphical user interface streamlines connections to databases,” he says. Aman adds that Adobe tools provide an array of device emulators for quick, thorough testing and that debugging is simple, making deployment of the application across multiple devices intuitive and fast.

According to Kanags, Flex and Adobe AIR offered an enormous advantage because porting to multiple devices was easy. Kanags adds that Flex components, such as pre-existing code for rendering graphs and trend bars, accelerated development and added to the app’s rich functionality.

The use of Adobe AIR 2.5 also shaved weeks off the project. The newest version of Adobe AIR offers mobile-based components such as view navigation concept and empty scrolling, which help achieve rapid development. Aman adds that Adobe AIR 2.5 offers fast performance and reduces memory leaks. Skinning in Adobe AIR 2.5 helped the team separate the user interface design from the business logic for increased flexibility and even faster development.

“Overall, I would estimate that for the tablet and smartphone-based app, we cut time to market by 40% and investment by two-thirds by leveraging Adobe tools and our existing code for the web-based application,” he says. “Building a native application for each of these devices would not have been financially feasible.”

Adobe tools also enable the bank to introduce new features and content quickly and seamlessly, without disruption to customers. Aman notes that the bank needs to engage customers with new features and functions on a continuous basis. “Banks can no longer take four months to release new features and expect to retain their customers’ attention,” Aman says. “With Adobe tools, we can offer new functionality to optimize customer experiences in the short timeframes today’s consumers expect.”

By using the robust and fully integrated set of Adobe solutions, Standard Chartered was able to offer its customers what they wanted—powerful, versatile online and mobile banking solutions.



“We also knew that the Adobe tools would drastically reduce the time and resources required to build rich, interactive functionality and to port our application to multiple environments and devices.”

Kanagasabapathy Surendran
Program manager, Breeze, Group Remote Banking,
Standard Chartered

Toolkit

Adobe Flash Platform. Components used include:

- Adobe AIR
- Flex
- Adobe Flash Builder
- Adobe SiteCatalyst

Deeper insights and optimized experiences

In addition to leveraging the Adobe Flash Platform, Standard Chartered is using Adobe SiteCatalyst*, powered by Omniture*, to enhance visitor experiences to its corporate site. With the solution, executives are gaining deeper insights into how customers interact with the company’s brand.

On its website, the bank has advanced capabilities to understand the content that resonates best with its visitors. With Adobe web analytics, the Public Website team can get the information needed to measure and analyze site traffic and take actions to improve customer experience.

For instance, using Adobe solutions, the team identified that the Graduate section on the Careers area of the site was not garnering interest. As a result of the insights provided by Adobe SiteCatalyst, the team revamped the entire section, changing the layout and content, providing easier navigation, as well as delivering content such as engaging videos and a clear call to action. The changes resulted in a 40% increase in page views and unique visitors to this part of the site. The corporate website team also recorded a 62% increase in clicks to the job search function, which in turn increased the number of job applications that Standard Chartered received.

Engaging with customers on their own terms

For Standard Chartered, the ability to manage and optimize customer interactions and deliver a rich, engaging customer experience across desktop, tablet, and mobile devices is essential. The bank projects that by 2011, well over half of its customers will be using mobile banking, making transactional banking solutions for tablets and smartphones a necessity.

With banks around the world staking their claims for a rapidly growing mobile user base, Standard Chartered knows it must keep innovating. Near-term plans include providing more content and tools such as spending and savings analyzers and working on a host of new location-based services. It’s all part of a continuing quest to engage with customers.

“Banking has become a commodity, so it is no longer optional to ensure that customers can bank anywhere, any time, in a way that is simple, convenient, and intuitive,” says Kanags. “We believe that the interactivity and the rich user experience of Breeze is a winner. We are excited about what we accomplished with Adobe solutions, and we intend to maintain our advantage.”

For more information

www.adobe.com/products/flashplatform



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