

Commercial Banking

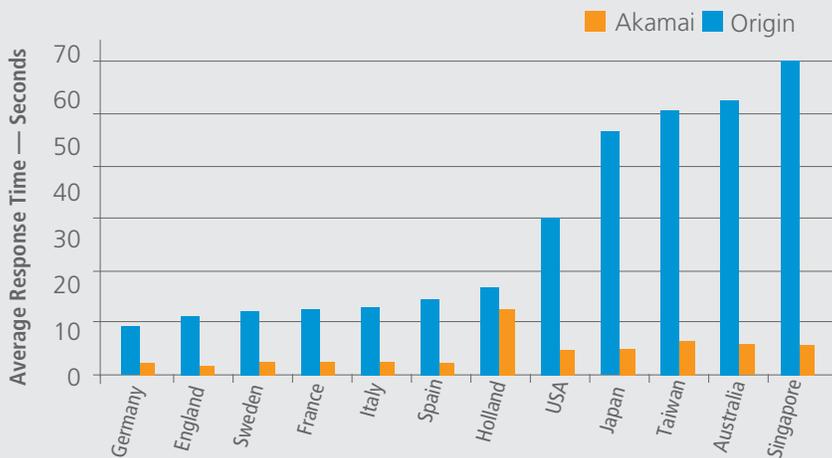
Shrinking the Globe for Commercial Banking



The Akamai Difference for Commercial Banking

- Drives improved speed worldwide for better access by commercial customers around the globe
- Enables high performance for applications that handle account opening, customer service and new asset growth by routing traffic around public Internet bottlenecks
- Integrates with banks' security infrastructure to protect customer data
- Helps to ensure availability with layered security, strong defenses against denial-of-service attacks and the capacity to absorb high spikes in demand
- Supports bottom line by enabling banks to reduce IT infrastructure costs

Performance improvement for commercial banking portal



The graph above shows the impact of Akamai's platform on the performance of a multi-step online commercial transaction for a European bank. Performance improvements are dramatic across the board, but particularly in North America and Asia.

The Successful Launch of a Highly Intuitive Cash Management Application

BNP Paribas is one of the ten largest global banks with 200,000 employees and operations in more than 80 countries. The bank's critical Connexis cash management application faced a number of challenges, including slow performance and an outdated user interface. In addition, adding and maintaining new functions had become especially complicated because BNP Paribas had three separate applications for the U.S., Europe and Asia.

- 7 of the top 10 world banks depend on Akamai
- Financial Firms transact over \$10 trillion via Akamai annually
- 8 of the top 10 U.S. asset managers employ Akamai
- 85% of the world's Internet users are within one hop (milliseconds) of Akamai's globally distributed platform
- Akamai carries more of the world's web traffic than any 70 other platform

REPRESENTATIVE AKAMAI FINANCIAL SERVICES CUSTOMERS



Commercial Banking

In order to provide customers with a rich intuitive experience, the bank decided to build a brand new application based on the Adobe Flex platform. BNP Paribas also decided to combine the three regional applications and to deliver new web capabilities from a centralized IT infrastructure in Paris. The bank's goal was to launch a highly competitive application in 12 languages with robust performance and security.

Akamai engaged with multiple teams – security, product management, product architecture and IT to devise a solution that integrates with the existing security infrastructure at BNP Paribas. The bank's performance target for the new Flex-based home page was a seven second load time. BNP Paribas used Akamai to both achieve performance goals and to meet security requirements for the 49 country launch of the new application. BNP Paribas achieved this major upgrade without the expense of new data center infrastructure.

“ Adobe support, along with that of our partner Akamai, was also a selection consideration – to have the benefit of technical support if needed, and be assured of the lasting quality of the technology.

— **Anthony Firka**, Flex Architect and Connexis Usability Specialist, BNP Paribas Cash Management

Expanding Payroll Services to New Global Geographies

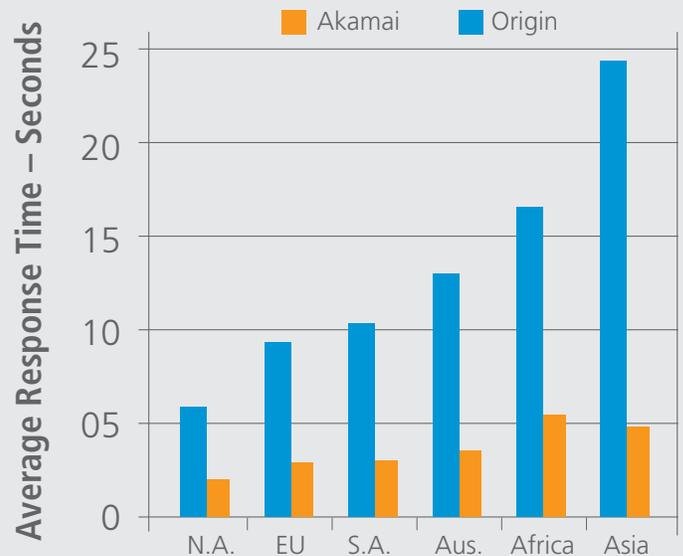
A provider of payroll services realized that business growth for its web-based applications was hindered by slow performance in fast-growing new markets in Asia and Africa. To improve user experience and compete in the new regions, the firm explored a number of options, including the construction of data centers located closer to these markets. In addition, the firm decided to do a benchmark performance test using Akamai's platform.

The benchmarking test demonstrated that the route optimization and application acceleration functionality of Akamai's highly distributed platform was able to deliver dramatic performance improvements. In every targeted global region, response times for the three step process were reduced by more than two-thirds. In both Asia and Africa, average response times of 20 seconds or more were reduced to about 6 seconds.

Accelerating Secure Online Commercial Banking Transactions

Standard Chartered Bank offers comprehensive wholesale, retail and private banking services to corporations and individuals via more than 1,700 branches and outlets in more than 70 countries. The firm's Straight2Bank application – named the best corporate

Akamai's globally distributed platform erases distance, enabling global reach



The above graph shows the impact of Akamai's acceleration technology on a three-step payroll process from across the globe. This enables commercial banks to provide comparable performance for customers on every continent

online banking application by Global Finance magazine – provides wholesale banking customers around the world with online cash management, trade finance, foreign exchange and securities trading services through a single sign-on portal. For cost-effectiveness and ease of management, Straight2Bank was designed to be hosted centrally from Hong Kong. However, the bank found that customers around the world were experiencing performance that was significantly slower than customers near its data center.

The bank began to evaluate the time and cost required to build and maintain regional data centers to achieve competitive performance. In parallel, Standard Chartered decided to evaluate performance on Akamai's Web Acceleration platform. Akamai's solution reduced the time it took customers in Europe and the Americas to complete an SSL-protected, multi-step transaction from over 90 seconds to less than 45 seconds – approximately a 100% performance improvement. The test also demonstrated that customers in Asia enjoyed a 25% performance improvement on average. These performance improvements contributed to dramatic growth in the adoption of its Straight2Bank application across all regions, and an approximately 20% increase in online wholesale banking transaction volume.

Commercial Banking

Achieving Best-in-Class Cash Management Performance

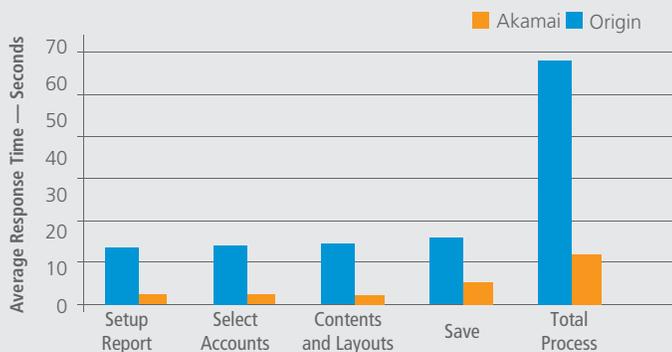
One of the world's largest providers of business banking services, with trillions in assets, created a very feature-rich commercial banking portal but found that performance was not up to user expectations. In some regions, the cash management application was nearly unusable, with home page loads of up to 40 seconds.

The bank conducted a benchmark test on Akamai's platform with a seven-step process including the home page load, login, navigation to the funds transfer application and the log-off confirmation cycle. In eight countries across Europe, Asia, South America and the Middle East, Akamai's platform acceleration services yielded performance improvements ranging from 29% to 60% and reduced home page loads into the single digits. The results in the chart above are based on serving all of the global locations from the bank's centralized U.S. web infrastructure. Today, after the adoption of Akamai's platform, the bank's cash management functionality and performance have made it a best-in-class provider across the world. It achieved these improvements without investing in expensive new infrastructure or load-balancing facilities.

Accelerating Custom Reports Functionality in Fast Growth Markets

To generate information that is essential to managing their businesses, corporate customers frequently produce reports based on the data in their commercial banking portal. The productivity of corporate staff depends on the ability to generate reports without long wait times, and this is particularly true for the creation of

Akamai improves the commercial banking customer experience at every step in the process



The above graph shows the impact of Akamai's acceleration technology on a highly dynamic four-step process for generating a custom report. Akamai cut the time to complete all four steps from more than 70 seconds to less than 15 seconds, or about one-fifth of the time."

custom reports. Reporting performance is an increasing concern because more corporations are retaining additional volumes of transaction history on their portals to assess multi-year trends.

A global leader in commercial banking services was focusing on building its customer base in the rapidly growing markets of China and India. The bank recognized that the ability to provide fast custom report functionality would provide an essential competitive advantage versus other global and regional competitors. However, it could not justify the capital and maintenance expense of new data infrastructure facilities in these Asian markets.

The firm decided to do benchmark testing on Akamai's platform for a typical real-world four-step custom report process including report setup, selecting accounts to include, content formatting and the save process.

The bank was surprised to see that using Akamai's platform cut the time to complete all four steps from more than 70 seconds to less than 15 seconds, or about one-fifth of the time. The bank knew that this new level of performance would give it a demonstrable advantage to compete for new corporate customers in both China and India.

Capitalizing on the Exploding Growth in Tablet and Smartphone Adoption

Based on a five year compound annual growth rate of 25%. A Morgan Stanley research report forecasts that 102 million tablets will ship worldwide in 2013.

Leading commercial banks are providing secure mobile access to deliver mobile alerts and a variety of time-sensitive work flow activities such as initiating or approving wire transfers and payments, monitoring balances in corporate accounts and managing exception items. Commercial banking providers who are prepared to meet corporate smartphone and tablet users' needs for "anytime, anywhere" services have a tangible opportunity to take and defend market share.

Another Akamai customer, a recognized leader in customer service quality, has paid special attention to delivering mobile financial services by supporting Apple®, Android™, Windows® Phone 7 and BlackBerry® devices. While the majority of the firm's customers are based in the U.S., the firm is committed to meeting its customers' needs as they travel across the globe. This financial institution employs the Akamai Intelligent Platform™ to improve worldwide performance and security – without the expense of regional or international data centers. Akamai's platform, highly distributed across the globe, and "anytime, anywhere" support are designed to enable faster mobile performance through route optimization.

Commercial Banking

Protection from Future “Flash Crash” Sized Market Events

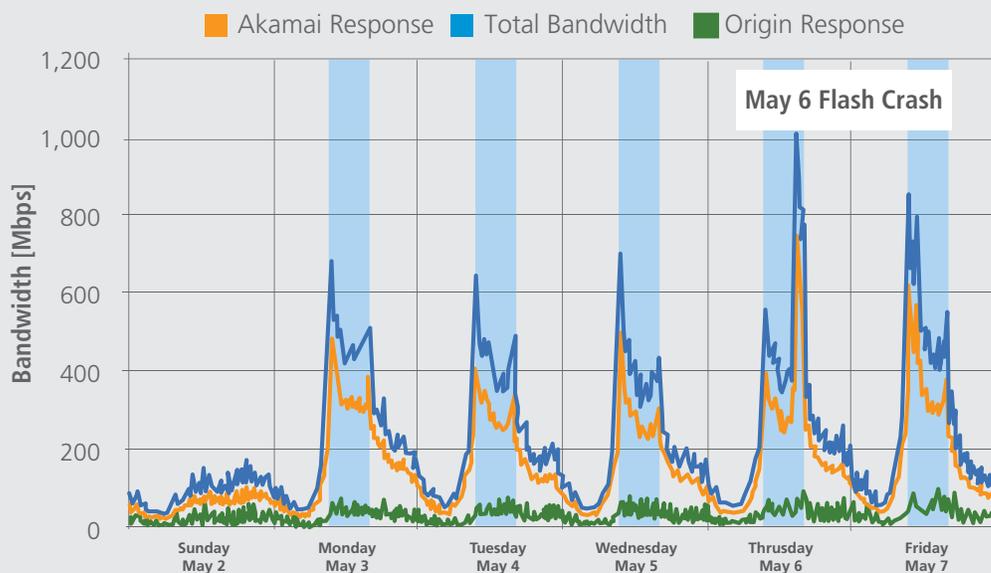
On May 6, 2010 at 2:45 PM, the Dow Jones tumbled 650 points in 30 minutes, wiping \$850 billion off share prices before partially rebounding. During this event, there was a large spike in traffic for many of Akamai’s financial services customers, with some sites reaching 10 times their normal daily peak. The good news for Akamai’s clients was that over 80% of all bandwidth and over 95% of all hits were served by Akamai during this critical time. While the May 6, 2010 flash crash was the largest web volume spike ever observed in the investment industry (up to that time), it was still less than 1% of the normal daily volume of https traffic delivered by Akamai. The industry’s giant flash-crash induced web traffic spike was barely a blip on Akamai’s network.

What market conditions and activities created the May 6 event? Even after in-depth analysis, there is still uncertainty about the causes and how to address the underlying issues. As a result, a repeat of the flash crash seems quite possible. However, because of the scale of Akamai’s platform, Akamai’s clients know they are already well prepared for a comparable spike in website volume.

“ Akamai automatically chooses the optimal route between our data center and users based on real-time Internet conditions. This ensures the best online experience for our end-users.

— Naresh Vyas, Head of Technology Solutions Delivery,
Standard Chartered Bank

Akamai’s distributed platform insulates online trading systems from the effects of market events



The above graph shows the traffic volume of Akamai’s brokerage customers the week of the 2010 “Flash Crash.” While peak traffic during the crash nearly doubled, 80% of bandwidth and 95% of hits were served by the Akamai platform, leaving origin load nearly flat and availability unchanged.



As the global leader in Content Delivery Network (CDN) services, Akamai makes the Internet fast, reliable and secure for its customers. The company’s advanced web performance, mobile performance, cloud security and media delivery solutions are revolutionizing how businesses optimize consumer, enterprise and entertainment experiences for any device, anywhere. To learn how Akamai solutions and its team of Internet experts are helping businesses move faster forward, please visit www.akamai.com or blogs.akamai.com, and follow @Akamai on Twitter.

Akamai is headquartered in Cambridge, Massachusetts in the United States with operations in more than 40 offices around the world. Our services and renowned customer care enable businesses to provide an unparalleled Internet experience for their customers worldwide. Addresses, phone numbers and contact information for all locations are listed on www.akamai.com/locations.