IT SERVICES WITH WEB 2.0

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Evasive Finance
- Convenient
- Friendly
- Ubiquitous

Creative Finance
- Needs change – Transaction to Asset
- Product & Service – Complex, Bundled
- Matching – Collaboration/Co-creation

Enabled by Technology
WEB 2.0 Today

Platform

Hardware > Software > Web

Intelligence

Single Computer > Agent > Collective

Usage

Technology > Culture > Business
Intelligence in Financial Industry

Distribution Channel — Internet

Product Manufacturing — Customized

Customer Insight — Analysis

Management — Business Process Change

System Infrastructure — SOA
Channel – Internet

Market Place – Social Lending
  Prosper.com / Zopa.co.uk

Cash Management Service
  Enterprise business components
  ERP, Cash Flow, Employee Services

Business Community Site
Prosper. Someone out there believes in you.

Prosper is an online community for lending and borrowing money. Bidding on borrowers' loans, lenders get great returns by offering great rates.

And that means everybody does better. Together.

BECOME A BORROWER   BECOME A LENDER
Rates as low as 7.70% APR   Earn 9.49-12.81% Returns [1]

Meet our borrowers: View more listings
Long tail banking

Examples:

PayPal – more than $4 Billion USD
MoneySupermarket – 90% of revenues from introduction
Aussie home loans – lender to broker

Customer Relationship Management
Huge long tail profit generator
Management

Groupware
  Internal Wikis
  Blogs
  Social Network
  Search

Human Resources, Business Process

Employee to Customer
Technology Directions

Standardization
   e.g. XML, CSS, SOA, etc.

Syndication
   Web feed – RSS, Atom

Personalization
   Collaborative filtering
Q&A