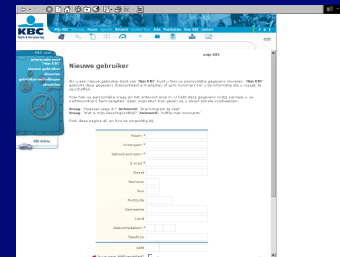
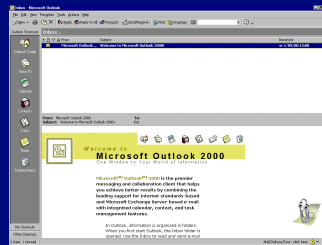


Registration procedure

- Registration via « My KBC »



E-mail for info



Via SMS



GSM code
(=PIN)

Via OTA SMS
(if W@P GSM)



Parameter settings

Alert – Push-triggering mechanism

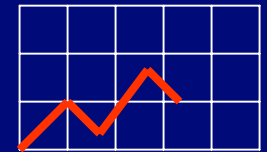
1) ... User sets limits and channel via
« My KBC » ...



2) ... real-time market prices supplied
via Tijd Beurs Media connection ...



3) ... process that checks whether limit
is reached creates trigger ...



4) ... SMS or e-mail message
generated when limit exceeded ...



5) ... SMS or e-mail message is sent
to end user ...



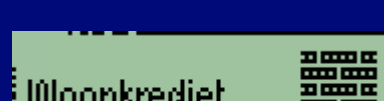
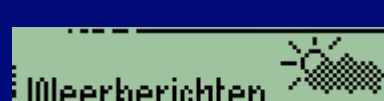
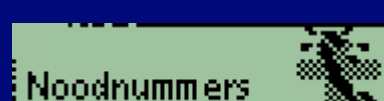
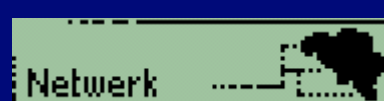
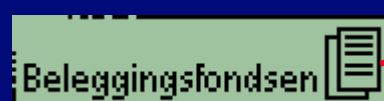
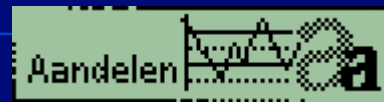
Info in «My selection»

- Identification of the share:
 - name, exchange, price, currency
- Date and time of latest price
- Previous closing price and % change
- Volume
- Opening price
- Day's highest and lowest price
- Year's highest and lowest price

Info in «My portfolio»

- Share name
- Latest price and currency
- Number of shares in portfolio
- % change since previous closing price
- Result in EUR since previous closing price (total)
- % change vis-à-vis purchase price
- Result in EUR since purchase (total)
- Total value based on number of shares
- % weighting of this stock in «My portfolio»

KBC W@P services today



My selection via W@P

The screenshot shows the KBC website's 'Mijn selectie' page. It features a table of selected stocks with columns for Name, Exchange, Price, Currency, Date, and Volume. Below the table is a search form for adding new stocks.

Naam	Beurs	Koers/IW	Munt	Uur	Datum	Vorig slot	Datum vorig slot	Vershil	Volume	Open	Hoogst dag
KBC	brussel	51,40	EUR	23:02	01/09	51,50		+0,19%	158998	51,20	52,00
Lemout&Hauspie	Easdaq	29,25	USD	18:03	01/09	29,50		+0,85%	225853	29,25	29,90
Agfa-Gevaert	brussel	27,97	EUR	23:02	01/09	27,50		+1,71%	169242	27,50	28,20
VPK Packaging	brussel	27,00	EUR	23:02	01/09	27,05		+0,18%	4129	27,20	27,50
KBC Eqr.Japan Inv5		1.390,14	USD		16/08	1.323,04	31/07	5,07%			
Sivek Global Low k.		228,71	EUR		31/08	227,48	30/08	0,54%			
KBC Eq.Telecom u.		1.123,25	EUR		31/08	1.095,62	30/08	2,52%			
KBC Cl.Belg.Bst.Of 7		888,54	EUR		16/08	885,30	31/07	0,37%			

Nieuwe waarde toevoegen

Naam aandeel *

Indien men zoekt op aandeel :

Naam fonds *

Zoeken naar aandelen fondsen

* Minstens 3 karakters ingeven



Experience

- Technology develops at lightening pace
 - faster than Internet
- Usage of generic presentation architecture is advisable
- Partners are important and necessary
- Lack of standards

Weak points in W@P technology

- No End-to-End Security (gateway)
- No standard PKI infrastructure on W@P GSM
- Low bandwidth 9.6 kbit/sec
- Monochrome screen, numeric keyboard
- No security for OTA provisioning
- WTLS implementation not available for every W@P GSM

Multi-device architecture

