

## **Banca Intesa and Vodafone: Mobile Banking agreement**

- **Banca Intesa and Vodafone forge partnership to drive growth of Mobile Banking**
- **Banca Intesa launches Italy's first Mobile Banking service that can be activated via ATM**
- **Banca Intesa's mobile banking service provides up-to-date account information (balances, statements, investments, etc.) anytime via SMS**

Milan, November 23, 2004 – **Banca Intesa**, Italy's number one banking group, and **Vodafone**, the world leader in mobile telecommunications, are joining forces to drive the launch of **Mobile Banking** services.

**Intesa online Mobile**, which could until now only be activated via Internet, can now be activated from an ATM. As a means of communicating with the bank, **Intesa online Mobile** thus becomes more accessible, with the aim of rapidly extending the service to people who are not very familiar with the technology involved: **it is enough to know how to use an ATM and be able to send an SMS.**

Banca Intesa is the **first Italian bank** to roll out a Mobile service to be activated via **ATM.**

Ease of activation, countrywide distribution of the network (Banca Intesa has ATMs at over **2,500** locations around Italy), the widespread use of mobile phones in Italy and the popularity of text messaging are, combined with the bank's **partnership with Vodafone**, key to the rapid spread of Mobile Banking. In order to maximise the spread of the service among their customers, the launch plan devised by **Banca Intesa and Vodafone** includes a series of **promotional initiatives** and a **competition open to Vodafone customers** who sign up to the service in December and January.

Activation is free and Banca Intesa is not charging any commission.

The **Intesa online Mobile** service uses text messages to enable users to request and obtain real-time information (current account balances and statements, the remaining credit amount on credit cards, share prices, etc.) and to be immediately informed of certain events (their account balance falls below a pre-established amount, or it exceeds a certain sum, when a credit card transaction is carried out, or when a salary, pension, interest, dividends or a banker's draft are paid in, etc.). Mobile phone cards can also be topped up via SMS and the amount debited to the current account. The service can be activated by going to a Banca Intesa ATM, choosing the desired services from the menu and entering a cell phone number. **A service providing always-on and rapid access to the bank and truly available to all.**

**Intesa online Internet** customers can also access further **state-of-the-art services** in order to keep their financial situation under constant control, and manage their investments in leading international markets whilst on the move.

Vodafone customers who wish to contact Banca Intesa via WAP can simply connect to the **Vodafone live!** portal or enter <https://mobile.bancaintesa.it>. To access the Internet portal via PDA, Vodafone customers can connect via the **Business Area** and Vodafone's palm-top portal, or by entering <http://pda.bancaintesa.it>.