



FirstCaribbean  
International Bank

# CIBC FIRSTCARIBBEAN'S MOBILE FINANCIAL SERVICES

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Head of Technology Infrastructure  
& Innovation

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# What is Mobile Financial Services?



FirstCaribbean  
International Bank



- CIBC First Caribbean has chosen the Mobile Device, based on its adoption and usage in the Caribbean which has outstripped that of many typical markets, as the low cost medium to offer mobile financial services. "Mobile banking" continues to provide us with the opportunities to increase service options, create non traditional methods for our customers to access their funds easily and hassle free and offering products which appeal to the 18 to 35 age group as well as young professionals.

# How our Mobile solution works

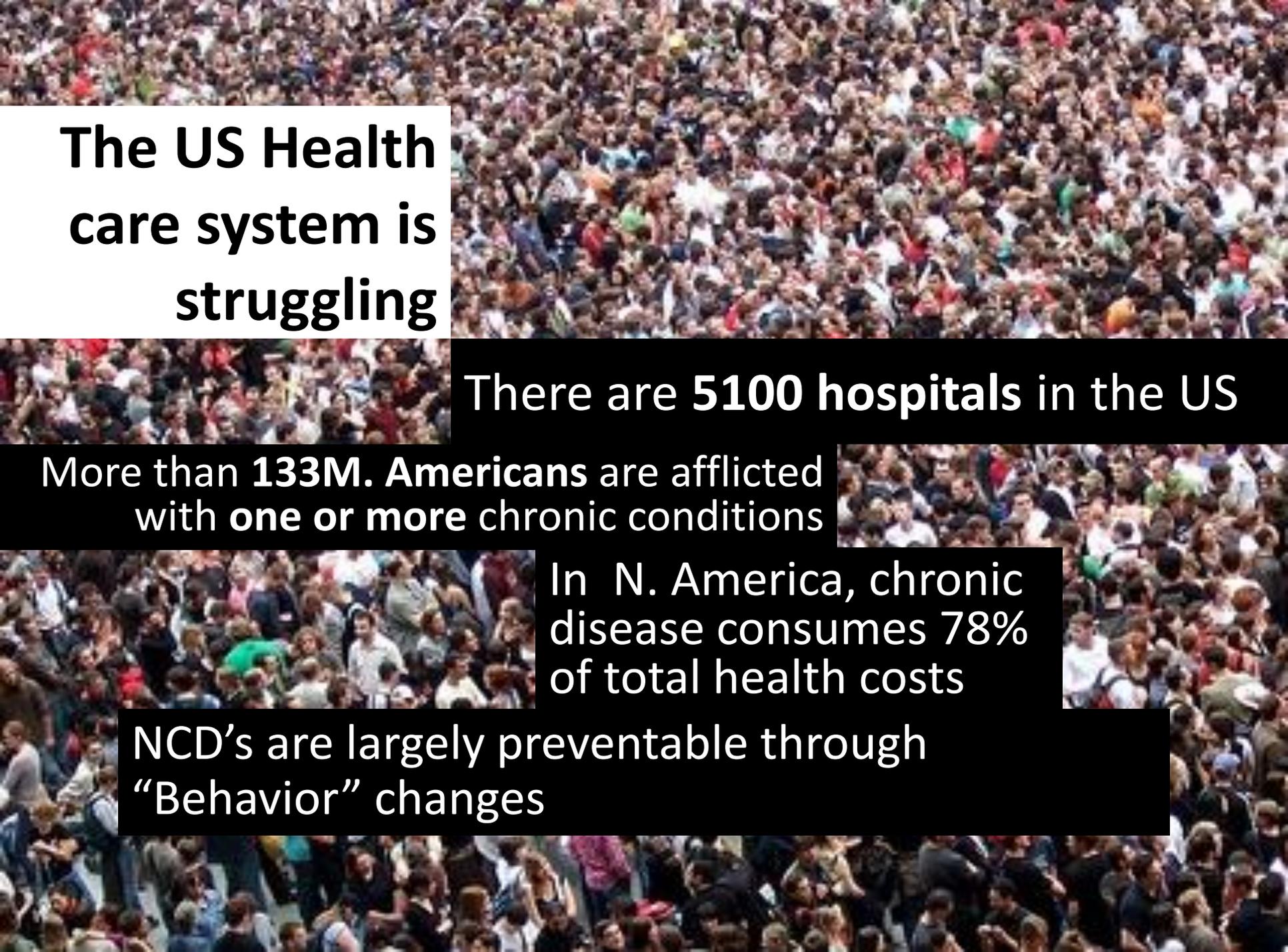
Our mobile banking service offering provides our customers with the ability to view their balance, transfer funds to their own accounts as well as pay their bills.

CIBC FirstCaribbean in the very near future will offer a stored value/Mobile Wallet service, offering very similar services to persons whether or not they are bank account holders. Subscribers of this service will have options of:



CIBC FirstCaribbean endeavors to make the Mobile Wallet service an all encompassing tool for government agencies, non-profitable and charitable organizations to achieve greater efficiencies by leveraging our mobile phone transaction base services. Our services will be excellent drivers for:

- Charitable donations
  - Aid distribution in times of disaster
  - Easy Government distribution of health benefits
  - Disbursing Wages and Pensions
  - Health care Insurance
- 
- A background image showing a pair of hands holding a large amount of coins. A white sign is placed over the hands with the text "PLEASE GIVE" written on it. The word "PLEASE" is in red, and "GIVE" is in black. A red line is drawn under the word "GIVE".



**The US Health  
care system is  
struggling**

There are **5100 hospitals** in the US

More than **133M. Americans** are afflicted  
with **one or more** chronic conditions

In N. America, chronic  
disease consumes **78%**  
of total health costs

NCD's are largely preventable through  
"Behavior" changes

# To reach 50 million people:



**38yrs.**



**13yrs.**



**4yrs.**



**3yrs.**

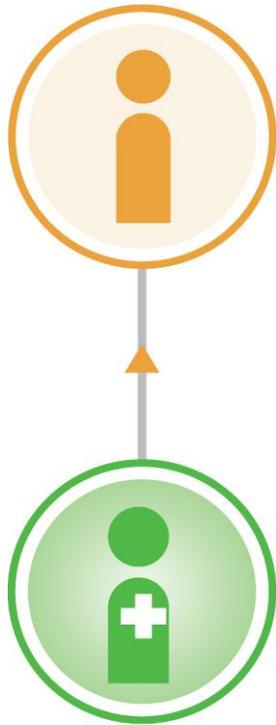


**Increase in Human  
Life Expectancy**

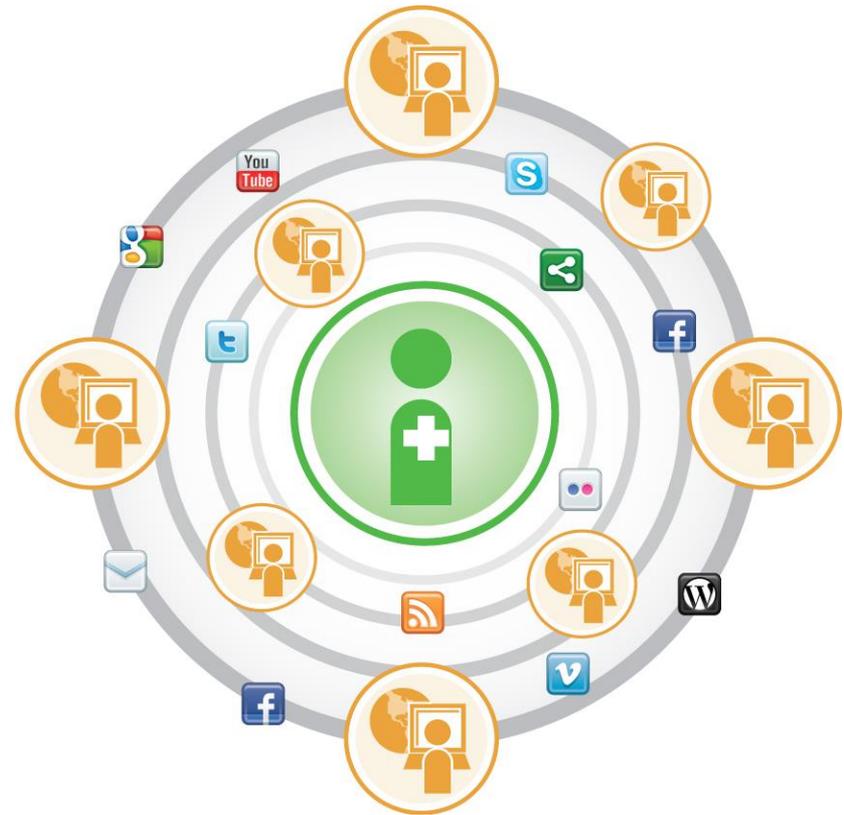
**Accumulation of  
Medical Knowledge**

# Expanding knowledge through mobile technology

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**Old Model**



**New Model**

# And, how do we fix it?

## OLD:

Emergency rooms and  
Inpatient treatment

Expensive hospitals and  
overworked medical staff

Out-dated processes and  
technologies

## NEW:

Community and  
home care

Patient tools &  
technologies

Focus on prevention,  
education and self-care

Comprehensive,  
integrated &  
accurate information





## What the experts say

Increase focus on prevention

Decrease the prevalence of chronic disease

Use incentives to change behaviors

Work with employers to start wellness programs

Reduce fraud and errors

Connect people in health care

Bring better intelligence to decision making

Increase adoption of smart technologies



## mHealth

Micro savings

Micro insurance

Co-payments

Personal health records

Common infrastructure

Integrated supply chain

Powerful tools on your  
phone

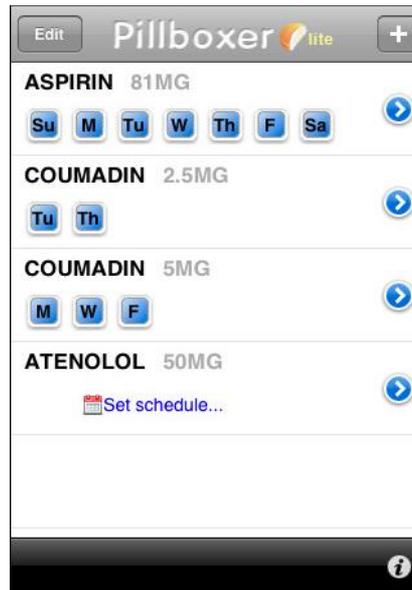
Support NGO,  
Government and Civil  
Society

# Growing array of health-focused mobile apps

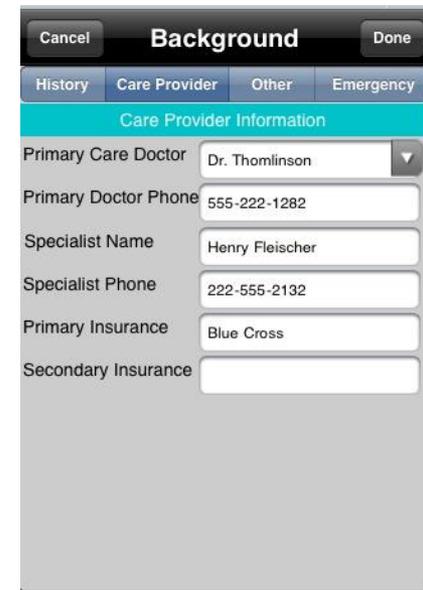
Live Strong



Pillboxer



My Health



Self-measurement technology:

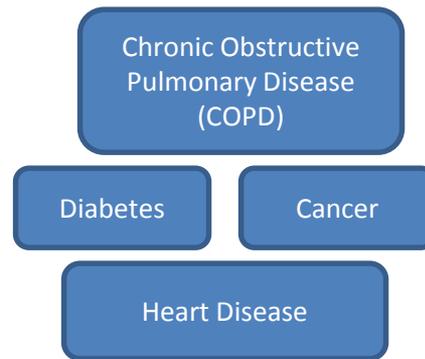


*Mobile Chronic Disease Manager is a personalized medical and wellness tool that will enable consumers to take ownership over their personal health information to prevent and control major chronic diseases and their risk factors.*

*Chronic disease is responsible for 7 in 10 deaths and 75 cents for every healthcare dollar*



Mobile Chronic Disease Manager



*130 million Americans have chronic disease*

## Health Channel Subscription

✧ The application will allow each consumer to personalize it for their own needs. Consumers can “subscribe” to their treatment therapeutic area.

## Smart Messaging

✧ Messages type (SMS, email, voice, or push notification) can be based on individual patient preference. The clinical care team can configure health alerts and tips based on the rules that make sense for their area of specialization.



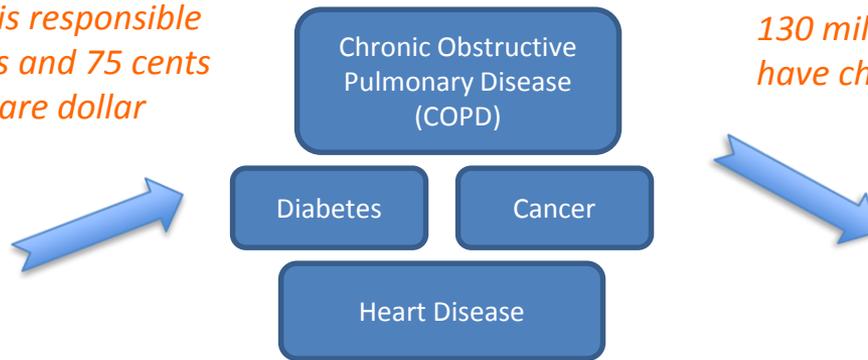
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Mobile Chronic Disease Manager



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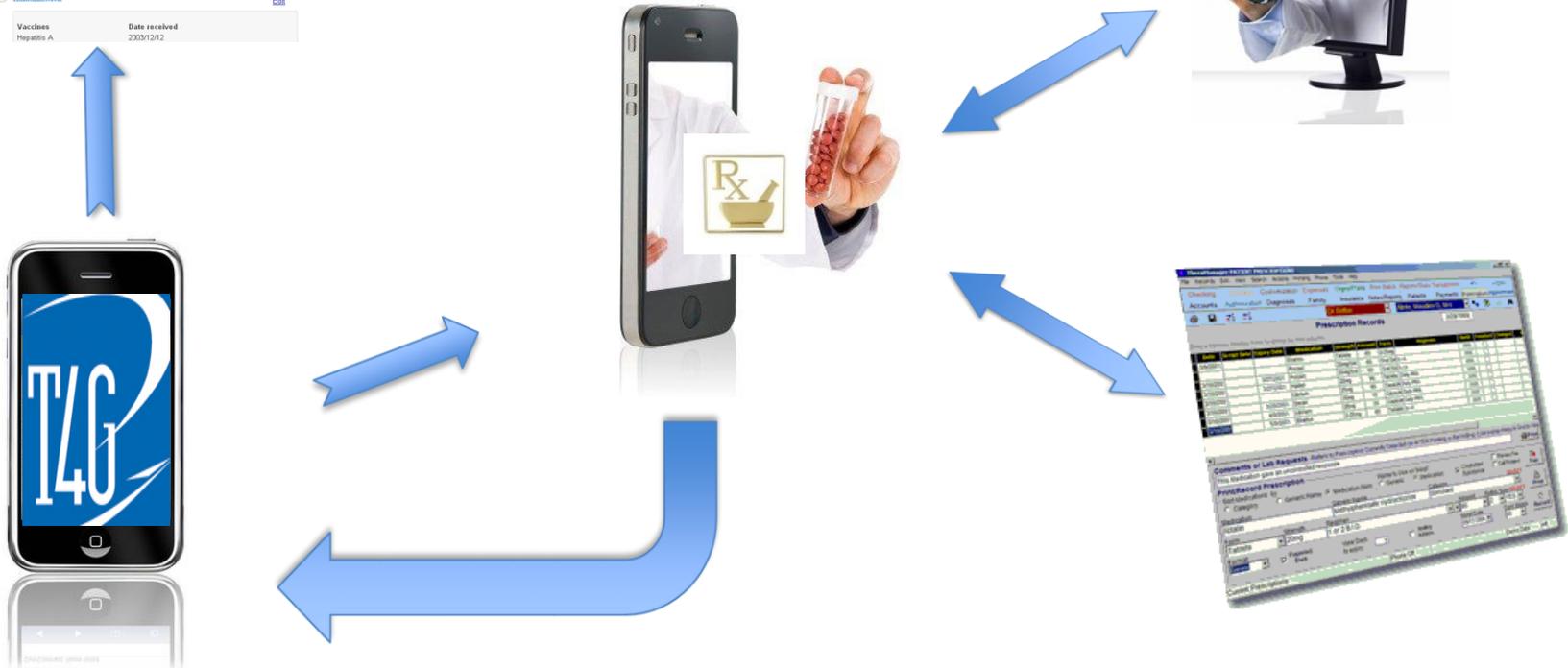
# Medication Therapy Management

*Mobile Chronic Disease Manager will enable consumers to connect with their pharmacists for direct counselling, to automatically upload their results (i.e. blood glucose) and receive alerts and reminders, all from a personal health record and a mobile device*

Personal Health Record

Personal Health Record	Personal Health Record		
<b>Contact Info</b>	Conditions		<a href="#">Edit</a>
<b>Personal</b>	Conditions	Start	End
<b>Emergency Contacts</b>	Chickenpox	2000/04/05	2000/04/21
<b>Health Professionals</b>			
<b>Health Insurance</b>			
<b>Medical History</b>	<b>Surgeries / Procedures</b>		<a href="#">Edit</a>
<b>Conditions</b>			
<b>Surgeries / Procedures</b>	<b>Surgeries / Procedures</b>	Visit Date	
<b>Allergies</b>	Back operation	2009/04/09	
<b>Immunization</b>	X-Rays	2009/04/16	
<b>Growth &amp; Development</b>			
<b>ER / Clinic Visits</b>	<b>Allergies</b>		<a href="#">Edit</a>
<b>Medication</b>			
<b>Family History</b>	<b>Allergies</b>	Reaction	
<b>Lifestyle</b>	Grass Pollen	Watery eyes	
<b>Tests</b>	Insect stings or bites	Fainting	
	Perfumes	Itching	
	<b>Immunizations</b>		<a href="#">Edit</a>
	<b>Vaccines</b>	Date received	
	Hepatitis A	2003/12/12	

*ROI for an investment in medication therapy management (MTM) programs which involves pharmacists counseling patients to improve medication adherence is \$12.5 per \$1.00 of services provided (source: National Association of Chain Stores, March 2011)*





# Thank You

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**Dennis Young**

Managing Director

Healthcare & Life Sciences

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