









Explanation of the features		
Information Overview	Information Overview Area (general site without login)	Defines whether a general information area exist on the site where the user can get an overview over the latest news, quotes, indexes, dates, etc. without being a registered user.
	Personalizable - User can define preferences for information (login)	Indicates whether a web page exists on the site where the user can define preferences for the information he/she wants to see in this personalized area. To do this the user has to be a registered user.
	Customizable - User can define structure and appearance (login)	This feature is tightly linked with the personalizable feature. In this case customizable means that the user can define the appearance and structure of the site (e.g. order of columns, location of information on the site)
Trading	Trading Application Offerings	Shows which type(s) of trading applications are offered:
	Segment Customers	Defines whether there are specific trading applications for different customer segments.
	Basic/Default Application	Indicates if a basic trading application exists.
	Advanced Application (e.g. Heavy Trader)	Indicates whether an advanced trading application exists for the more experienced traders
	Personalizable	Determines whether the trading application is personalizable --> e.g. start screen can be defined
	Technology	Shows which technology is applied for the trading application:
	HTML	Defines if the trading application consist of an HTML page
	Java Applet	Specifies that the trading area is realized by a Java applet
	Additional Channels	Defines the additional channels to do a trade
	Phone	Trade via phone
	IVR (intelligent phone system --> e.g. automated trading/IPO/etc.)	Trade via an intelligent phone system which allows the user to trade, to do an IPO, to get account information, ...
	Fax	Make a trade via fax
	WAP	Trade with the cell phone via WAP
	PDA	Trade via PDA
	Securities	Defines which kind of securities can be traded online:
	Stocks	
	Bonds	Renten, Anleihen
	Funds	
	Options	
	Futures	
	Warrants	Optionsscheine
	Certificates/Baskets	
	Offering IPOs	
	Additional Capabilities	Defines additional capabilities when trading:
	One Click Trading (from all kind of financial information)	Indicates whether the user can do a trade from all kind of financial information via BUY/SELL button(s)!
	Order Book	Shows the user which kind of securities are accepted/in progress/executed/cancelled
	Transactions history	Shows which kind of securities have been traded in the past by the user
	Cross Border Trading	Indicates whether it is possible to buy securities in foreign countries (e.g. at the NASDAQ, NYSE, ...)
	Pre Market Hours Trading	Defines whether it is possible to trade before the regular opening hours of the stock exchanges --> außerbörslicher Handel
	After Hours Trading	Defines whether it is possible to trade after the regular opening hours of the stock exchanges --> außerbörslicher Handel
	Financial Information in the trading area	Indicates whether the user can get financial information (such as news, quotes, charts, etc.) when in the trading area
	Account aggregation	Defines whether it is possible to aggregate additional accounts in the trading area
Alerts		
Trade Execution	The user gets e.g. an SMS or an eMail when a trade has been executed	
Trade Cancellation	The user gets e.g. an SMS or an eMail when a trade has been cancelled	
Security	Defines which the kind of precautions are taken into account:	
HBCI	Shows whether the Homebanking Computer Interface is used	
PIN/TAN Management	Specifies whether the PIN/TAN Management is used for security reasons	
Account no., PIN, Identifier and maybe further password are used (no TANs)	In order to be able to trade the user has to login once with his Account No., PIN and ID. Additionally when trading a trader password is used.	
Financial Information	Quotes	Specifies the features in respect of quotes:
	Delayed	Defines whether the offered quotes are delayed (in general 15 minutes)
	Real-time	Indicates that the user gets realtime quotes (no delay)
	If Real-time, pushed	Specifies whether the user doesn't have to request the realtime quotes. Means that the quotes are automatically updated/displayed on the screen.
	If Real-time, pulled	Specifies that the realtime quotes have to be requested. The user either has to press a button or refresh the screen in order to get the latest quotes displayed.
	Historical High-Low	Indicates whether the historical high and low of the quote is shown when requesting a quote.
	Charts	Specifies the features in respect of charts:
	Delayed	Defines whether the offered charts are delayed (in general 15 minutes)
	Real-time	Defines whether the charts are displayed in realtime (by minute)
	Technical Indicators	This indicates whether the user has the possibility to select various technical indicators that shall be displayed.
	Volume Indication	Indicates whether volumes are shown, either by figures or by a chart.
	Select Timeframe	Means, that the user can set the timeframe he wants to see in the chart.
	Define chart type	This specifies whether the user is able to define the chart type (e.g. bar, line, candlesticks)
	Manipulable (JavaApplet-based)	Indicates whether there exist a JavaApplet-based chart tool that allows the user to define the above mentioned features and even more.
	News Channels	Defines through which channels the user can get news:
	Email	
	WAP	Here the user has to use the WAP feature to get information about securities
	PDA	
	Streaming Video	
	Ticker	= Laufschrift
	SMS	The user gets information about securities via SMS
	Content	Shows which type of content the user gets:
	News Feed	Indicates from which resources news are relieved
	Biggest Gainers / Biggest Losers	There is information about the biggest gainers and losers (Tops & Flops) on the site
	Most Actively Traded Securities	The user gets information about the most actively traded securities.
	Research & Analysis area	This indicates that the site has an extra Research & Analysis area where the user can do research on specific securities.
	Complete Research Reports	Specifies that there is an area on the site where complete research reports are offered to the user. In the comment the resource is mentioned.
	Analyst Recommendation (Security Tip)	Demonstrates whether analyst recommendations (security tips) can be found on the site.
	Financial Calendar	This specifies whether a financial calendar with important dates exists on the site
	News organized by	The way how news can be filtered on the site:
	Security/Company Name	
	Sector/Industry	
Country		
Stock Indexes (Dow Jones, DAX ...)	Defines whether the user has the possibility to select news on stock indexes.	
Special Groups (IPOs, Press releases, analysis, etc.)	Specifies whether there are other news groups according to which the news can be filtered	
Alerts	Information the user gets automatically:	
Delayed	Information is sent out delayed	

	Real-time	Information is sent out realtime
	Email	User gets alerts via eMail
	SMS	User gets alerts via SMS
	PDA	User gets alerts via PDA
	by Stock Quote for News	User gets alerts on quotes for the securities the user has set limits for User gets news alerts for the securities s/he has defined
	Analyst Reports	User gets information on analyst reports for specific securities s/he has defined
	Analyst Recommendations/Ratings	User gets information about analyst recommendations/ratings for the specified securities
	IPO	User gets information on IPOs
	Index	User gets information on specific Indexes s/he has defined
	Company News	User gets company news (e.g. Consors news)
	Volume	Alert on volume of specific securities
	Daily Market Wrap-up	User gets a daily market wrap-up sent
	News Density	User gets an alert when a certain number of news is exceeded
	Alerts on real depot	User gets a daily alert on his real depot
Watchlist- Quotes, News and Portfolio	General	
	Delayed	Watchlist shows delayed data
	Real-time	Watchlist shows realtime data
	OneClick Trading	A link to the trading area exist (e.g. via BUY/SELL buttons)
	Quotes	
	Email Alert	The user gets an email alert on the quotes (according to the limits set)
	SMS Alert	The user gets an SMS alert on the quotes (according to the limits set)
	PDA Alert	The user gets an PDA alert on the quotes (according to the limits set)
	Configurable parameters	The user can define the columns he wants to have displayed in the Watchlist (e.g. volume traded, 52 weeks high/low, etc.)
	Chart Link	A chart link exists in the watchlist
	Upper and Lower Limits	The user can set limits on the quotes in the watchlist
	Transmission of Portfolio	
	SMS Request	The user can request the portfolio of the watchlist via his cell phone
	WAP	The user can get the portfolio of the watchlist on his cell phone via WAP
PDA	The user can transfer the portfolio of the watchlist on his PDA	
Musterdepot - Virtual Portfolio	General	
	Delayed (can add in minutes)	Watchlist shows delayed data
	Real-time	Watchlist shows realtime data
	OneClick Trading	A link to the trading area exist (e.g. via BUY/SELL buttons)
	Performance Tracking (enter no. of shares, total cost, buying date, etc.)	The user has the possibility to track the performance of the Musterdepot. It is possible to enter no. of shares, total cost, cost per security, buying date, etc.
	Quotes	
	Email Alert	The user gets an email alert on the quotes (according to the limits set)
	SMS Alert	The user gets an SMS alert on the quotes (according to the limits set)
	Configurable parameters	The user can define the columns he wants to have displayed in the Musterdepot (e.g. volume traded, 52 weeks high/low, etc.)
	Chart Link	A link to the chart of the security exists
	Upper and Lower Limits	The user can enter upper and lower limits for the security
	Portfolio	
	Alert - Profit Warning	The user can define an alert on the portfolio and get a profit warning in case that the predefined conditions are met
	Summary sent by email	Defines that the user gets a summary of the Musterdepot sent via email
Summary sent by SMS	Defines that the user gets a summary of the Musterdepot sent via SMS	
Charting	The Musterdepot can be visualized --> e.g. pie chart	
SMS Request	The user can request his Musterdepot/s via his cell phone using the SMS service	
WAP	The user can get information on his Musterdepot/s via his cell phone using WAP	
PDA	The user can transfer his Musterdepot to his PDA	
Financial Tools	Information	Defines all kind of tools found on a site that provide information on specific topics to the user. Examples are financial lexicons, Market maps, comparison tools and further analysis tools (e.g. on IPOs, Certificates, etc.)
	Portfolio/Asset Analyzer	Specifies whether a tool exists that allows the user to do an analysis on his security portfolio or the asset he possesses
	Calculators	Indicates that tools for calculation exist (e.g. Warrants calculator, price calculator, currency conversion calculator, etc.)
	Planning	Defines that future planning tools - e.g. for pension, education, credits, etc... - exist
	Stock Screener	A stock screener is a tool which gives the user extensive possibilities to set specific conditions according to which stocks are then examined/selected
	Fund Screener	Is the same tool as the stock screener but is only offered for the examination of funds
Community	Message Boards/Forum	Allows the users to exchange and discuss news with other users
	Chat Forum (real time)	Users have the possibility to chat online and in real-time with each others
	Chat Online with Expert/Advisor	This are chats that allow the user to chat with an expert online about a specific topic
	Member Directory and Lookup	Defines that there is a possibility to have a look into the directory of registered users and search for specific users in order to add them later on to his own friends list
	Streaming Video	Streaming videos about specific topics are offered to the user and can be watched online
	Games	Games which e.g. allow the user to trade securities for a certain amount of virtual money
Search	Keyword	Allows search for a keyword over the whole web site
	Full Text	Allows search for the specified text (exact match!) over the whole web site
	WKN (or the equivalent)	Allows search for a security via Wertpapierkennnummer (WKN) or in the US only via symbols
	Security Name (Complete & Partial)	Allows search search for a security via a complete security name or only for parts of the name
Customer Service	Help & Advice	
	Guided Tour	A tour - e.g. through the trading application - can be viewed in order to get an impression about the trading landscape
	Advice segmented by customer groups	Indicates whether users are segmented and get different help according to their knowledge/trading behavior/etc. when asking for it (e.g. at Consors different service teams for the different customer groups exist and the segmentation is done by account no.)
	Contacts subdivided by topic	Specifies if the help & advice channels are somehow subdivided by specific topics
	Available after normal business hours	Indicates whether a user can get help & advice after the regular opening hours (e.g. at 9pm at night)
	FAQ	Defines whether a frequently asked question area exists on the web site where general and the most asked questions are answered
	Help & Advice Channels	
	Phone	
	Fax	
	Post	Defines the channels through which the user can get help and advice
	Email	
	Live Chat	Specifies whether the user can get help & advice via the possibility to chat with an advisor/employee online
	In person, at a branch	The possibility to go to a branch and get help & advice in person
	Registration Form Channels (how to get the forms)	
Online Registration	This indicates that the user is able to open an account online without having to go somewhere else (e.g. to a post office)	

	Application form through website	The user can get the application forms online at the web site and has to go to a post office in order to open an account
	Phone or Email	Specifies the possibility to request the application forms via phone and email
	Training (with some user interaction)	
	Online	Trainings on specific topics are offered online
	Offline	Offline trainings on specific topics are offered and are held in a specific training center
	1x1 Basic Training	A training that provides the user with the basic knowledge about securities and specific terms is offered on the web site
	Advanced Training	A training for advanced traders is offered
	Seminars (speeches)	
	Online	Seminars are offered on the site and the user can listen to speeches on specific topics
	Offline	Offline seminars are offered and held at specific locations
	Brochures/Info Packages	
	Online	It is possible to download further information like brochures and info packages from the web site (online - e.g. via PDF file)
	Offline	Brochures and info packages can be requested and are send via postal mail to the user.
	Feedback	
	Online Customer Survey	Indicates that the user gets the possibility to give online feedback about the brokerage via a customer survey
	Bonuses	
	Initial bonus when opening an account	In this case the user gets a bonus when he opens an account (e.g. Consors)
	Trading (accumulate trades for reward)	Whenever doing a trade the customer is rewarded (e.g. gets webmiles)
	Customer Referral Program	
	Online	A customer can make a customer referral online by filling out a form
Offline	A customer can make a customer referral offline by filling out a form and sending it to the brokerage company or by giving his brokerage company a phone call	
Additional Offerings	Auctions	The user can take part in auctions
	Insurances	Offerings on various kinds of insurances can be found
	Bookshop	Book shop is offered on the web site or just a link to the site exists
	Car Rental	Car rental agency is offered on the site or just a link to a web site exists
	Retirement Planning	Offerings on retirement planning are made
	PC-Shop	Computer equipment is offered on the web site
	Special branded products from the company	Specific goods with the brand of the brokerage company are offered
	Real Estate Financing	Real estate financing is offered
	Special trading applications	The user can acquire special trading applications or tools
	Links and Ads for Third Parties	Links and/or ads of third parties exist on the site
	Ease of Use	
	One-Click Navigation	Indicates that there are e.g. drop down lists on the site which allow the user to quickly go to a specific site (for example to the trading application, to news and reasearch area, etc.)
	Site Map	A graphical site map exists on the site
	Single-sign on	The user only has to sign on once and not everytime again when he enters a specific area/site (e.g. community)
	Specials/Remarks	Includes additional remarks to the site