

MOBILE

BMW Financial Services enables mobile payments with optimized site

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By KAYLA HUTZLER

German automaker BMW's financial services team will now allow BMW customers to view their accounts, make payments and obtain a quote through any Web-enabled smartphone.

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BMW Financial Services released its first mobile-optimized site last week to make payments more convenient for its affluent customers. The OEM-captive finance organization rolled out a location-based iPhone and Android application this past summer, but it does not provide any account information or payment options.

"The mobile site is better for its accessibility," said Steve Swecker, general manager of sales operations for BMW Group Financial Services, Woodcliff Lake, NJ.

"This way more people can access it from their smartphones as opposed to an app that would only allow a certain platform to reach it," he said.

"Customers were never able to do anything from their phone, but now they can make payments, get payment quotes and view recent activity."

Cashing in

The newly-optimized BMW Financial Services page allows customers to do quite a lot of

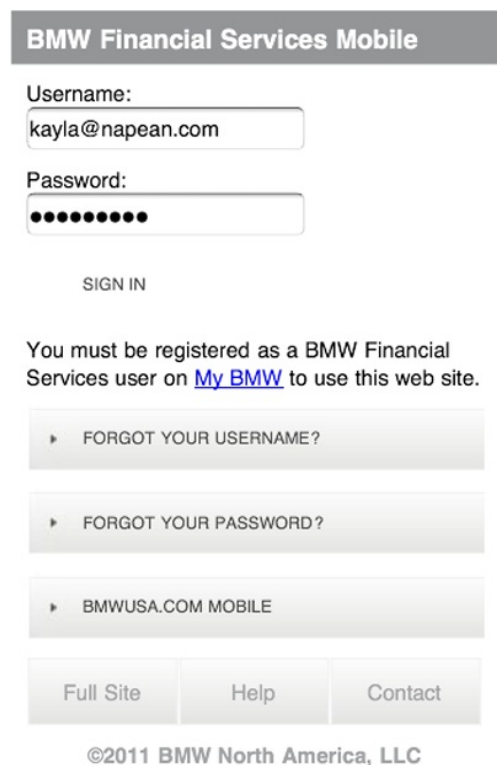
their personal services from their mobile phones.

For example, customers can make a payment, obtain a payoff quote, view recent account activity and view their payment history.

The mobile site can run on all smartphones including the iPhone, Android and BlackBerry systems.

Easy accessibility was the main reason that BMW Financial Services chose a mobile-optimized site over a mobile app for these particular services, per Mr. Swecker.

However, to use the mobile site, consumers must first log on to their computers and create a My BMW account at <http://www.bmwusa.com>.



The screenshot shows the BMW Financial Services Mobile login interface. At the top, there is a header bar with the text "BMW Financial Services Mobile". Below this, there are two input fields: "Username:" with the text "kayla@napean.com" and "Password:" with a masked password represented by ten dots. A "SIGN IN" button is located below the password field. Below the login fields, there is a message: "You must be registered as a BMW Financial Services user on [My BMW](#) to use this web site." Below this message, there are three buttons: "FORGOT YOUR USERNAME?", "FORGOT YOUR PASSWORD?", and "BMWUSA.COM MOBILE". At the bottom, there are three buttons: "Full Site", "Help", and "Contact". At the very bottom, there is a copyright notice: "©2011 BMW North America, LLC".

BMW customers can then use that account to access their financial services account while they are on-the-go.

The mobile site does not yet contain all the features found on the Web site, but additions to the site are already in the works, per Mr. Swecker.

Ultimate marketing machine

BMW Financial Services will market the new Web site through QR code-enabled emails.

In a smart call-to-action, the email ads link consumers directly to the mobile site directly when they scan the QR code.



BMW Financial Services is excited to present the new BMW Financial Services Mobile Website.

Now you can access My BMW anytime, anywhere from the palm of your hand. This web-based application requires no installation and operates on all leading smartphones.

The BMW Financial Services Mobile Website allows you to:

- > Make a payment
- > Obtain a payoff quote
- > View recent activity
- > View payment history

In order to utilize the BMW Financial Services Mobile Website, you need to be a registered user of My BMW.

To register for a new account please go to bmwusa.com/mybmw on your personal computer.

After registering, visit m.fs.bmwusa.com from your smartphone to access your account on the go.



For existing My BMW customers, scan this QR code with your smartphone to be taken directly to the mobile site.

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If you do not wish to receive any further promotional messages from us, please click [here](#) to unsubscribe. To learn more about our privacy practices, click [here](#).

BMW Financial Services is located at
300 Chestnut Ridge Road, Woodcliff Lake, NJ 07677

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BMW was probably smart for waiting to create a QR code campaign for the financial services department until it created a mobile-optimized site to support the effort.

Indeed, experts agree that a QR code linking to a non-optimized site is useless and can create a bad user experience for consumers who do scan the code ([see story](#)).

The new mobile site is just an addition to BMW Financial Group's mobile efforts.

Earlier this summer, the organization released an app that allows all driving enthusiasts to share driving tips, road trips and best-route information ([see story](#)).

The app was only available for the iPhone and Android devices, alienating other BMW customers on Windows or BlackBerry platforms.

BMW Financial Services app was also not capable of allowing users to log in to their My BMW account or view any payment information, hence the platform-agnostic mobile site.

"Our customers are mobile – they are on the go and they are busy people," Mr. Swecker said.

“To be tied to a computer, sitting at home is not the direction in which anybody is heading,” he said.

“So, we wanted to them to be able to do whatever they needed to do, wherever they would be.”

Final Take

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