

## Business Mobile Banking

Provide mobile banking services that are specifically tailored to your business customers.

### The Background

Business and retail banking customers have different banking needs. Most critical for small to medium businesses is tight management of cashflow, coupled with strict control for authorised staff making payments from business accounts.

The Anywhere platform can be configured to provide mobile banking services that are specifically tailored for business customers. Anywhere makes it easy for business owners or financial controllers to manage daily cashflow by viewing account information, transferring funds, or making payments wherever they are working at the time - via a secure application stored on the mobile phone.

Businesses can have the confidence that only authorised staff are accessing or transacting on business accounts. The solution supports tiered levels of access and authorisation including dual authorisation of batch payments.

Anywhere can also be configured to send proactive notifications that deposits and payments have been received, or reminders to approve a payment. When an authorised user logs into the application reminders such as payments pending approval or processing are displayed, and payments can be approved immediately.

### About the Anywhere Platform

Anywhere provides banks with one platform for mobile banking, payments and mobile authentication.

Banks can license what they want to deliver today, and enable additional products over time.

Make any bank service available on the phone.



## Benefits

The Anywhere platform provides business customers with the key functionality they need to manage their cashflow and business finances on the move.

### For banks

- + Differentiate – provide a targeted mobile banking service for your small to medium business customers.
- + Dynamically activate or suspend access for individual businesses and their authorised users.
- + Support for a wide variety of device types including common business phones such as the BlackBerry.
- + Enhanced security across the whole system including 128 bit SSL encryption, and embedded session based two-factor authentication within the product.

### For business customers

#### Make and manage payments

- + Single or dual authorisation of batch payments – approve batch payments such as payroll or payments to suppliers.
- + Transfer funds – eliminate idle balances by transferring business funds to an interest bearing account.
- + Make a one-off payment or a payment to a pre-approved supplier.
- + Manage cheques – view cheque status or stop a cheque.

#### View information

- + View balances – manage cashflow by viewing balances and transaction history across all regular and currency accounts.
- + Receive text notifications that payments are waiting for approval. Reminders are also displayed on user log-in.
- + View company credit card balances and statements, and adjust limits between staff.
- + Accounts receivable can be notified that a deposit has been received into an account.

## Bank Systems

### Credit cards

- Credit card balance
- View cardholders
- Manage limits

### Corporate banking

- Batch payments
- Standing orders
- Account balances
- Foreign currency accounts
- Statements
- Banks own feature

### Other

- Stop cheques
- Exchange rates
- Business lending

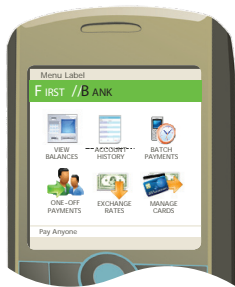
## Integration adaptor

## Anywhere Platform

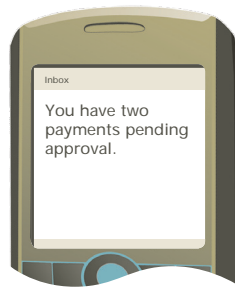
### FEATURES

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Credit card balance   | <input type="checkbox"/> Threshold alert     | <input type="checkbox"/> Manage standing orders   |
| <input type="checkbox"/> Payment notification  | <input type="checkbox"/> View exchange rates | <input type="checkbox"/> Manage currency accounts |
| <input type="checkbox"/> Approve batch payment | <input type="checkbox"/> Stop cheque         | <input type="checkbox"/> One off payment          |
| <input type="checkbox"/> Manage limits         | <input type="checkbox"/> View reports        | <input type="checkbox"/> Report lost card         |

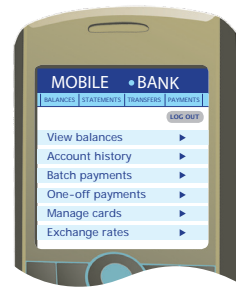
- Select services
- Configure forms
- Apply branding
- Apply languages



Application download



SMS



Mobile browser

- 1 Bank decides which features to mobilise.
- 2 Custom integration adaptor maps bank's meta data for chosen features to Anywhere.
- 3 Anywhere dynamically displays bank's own features for "checkbox" selection. Administer and brand straight out-of-the-box.
- 4 Choose which bank features are made available to customers, using mobile technology of choice.

## Solution Overview

Anywhere is a comprehensive mobile financial services platform that is designed to allow banks to provide unique value added services and to differentiate based on their own customer and marketing requirements. Banks can deliver business mobile banking to their business customers alongside mobile banking services for their retail customers from a shared Anywhere installation.

Anywhere uses an adaptor to dynamically map the services chosen by the bank from retail, corporate banking and customer care systems to the Anywhere admin console, where they display for administration just like out-of-the-box features. This approach combines the benefits of an off-the-shelf product with a bespoke solution – rapid time to market, regular updates and upgrades, easy support and integration – tailored to a bank's specific requirements. Anywhere supports SMS, application download and mobile browser; and incorporates serious security with SSL encryption, bank PIN and embedded two-factor authentication.

## TwoSecure™

Secure your online business banking with TwoSecure, a one time password (OTP) generator that is installed onto the mobile phone – no more need for finance departments and authorised approvers to share a key fob OTP generator.

## About Fronde Anywhere

### innovation : mobility : security : payments

Fronde Anywhere provides mobile payment and security solutions to banks, payment providers and mobile operators. The Anywhere platform is the only product that delivers secure mobile channel, payment and security services from a single system.

The Anywhere platform ensures unparalleled security for all mobile services by linking a specific user's identity to their mobile device. Fronde Anywhere's patent pending identity verification technology also underpins TwoSecure™, the award winning two-factor authentication product module. This unique combination of services from one platform sets Fronde Anywhere apart from its competitors in both the mobile services industry and the identity management space.

The Fronde Anywhere team has been developing and delivering pioneering mobile solutions since 2001. Fronde Anywhere serves clients in Europe, Africa, South East Asia and New Zealand from its offices in London and New Zealand.

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