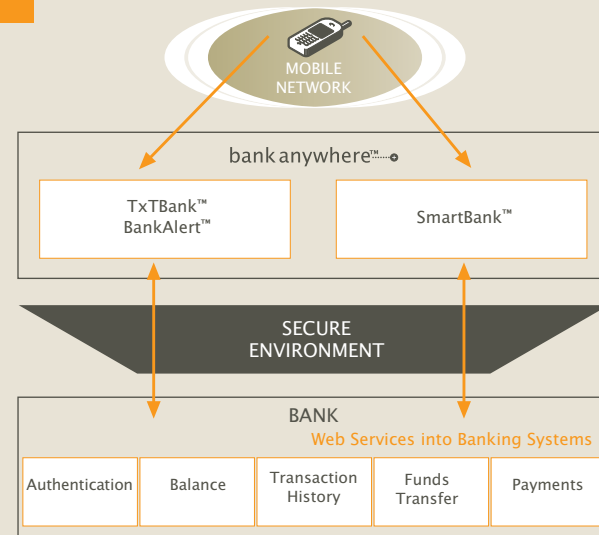


Inside bankanywhere™.....+

- + Where required, the online administration module allows for role-based web administration from your helpdesk. Administration can be configured to allow helpdesk staff to manage registration and cancellation, suspension and blocking of users, and access to user and system reports.
- + Built-in monitoring and alarms
- + Back-end components can be deployed to any J2EE compliant server running on any operating system
- + Auditing of all system activity to provide customer behaviour information and prevention of repudiation
- + All data is made available to existing systems via easy to access web services interfaces
- + When integrated with an existing banking infrastructure, the platform makes use of existing firewalls and other measures against malicious attempts to breach the system by a third party
- + Works on all mobile networks.



FRONDE anywhere

Fronde Anywhere offers mobile banking, payment and two factor authentication solutions for retail banks and the wider financial services industry. Its portfolio of user-friendly solutions enables customers to make payments and bank transactions via their mobile device from any location; and to use their mobile device to gain secure, authenticated access to online transactions or remote networks.

Fronde Anywhere's products use a range of mobile technologies from text messaging through to Java phone applications. All products have passed rigorous independent security audits.

- + With bankanywhere™.....+ mobile banking customers can manage their finances anywhere, anytime on their mobile device with the confidence that it is fully secure, even more so than traditional Internet banking.
- + TwoSecure™ is a two factor authentication product that is more cost-effective for banks or enterprises to distribute and support than traditional hardware token generators; and is more convenient for the consumer to use.
- + Fronde Anywhere has a track record of delivering successful and innovative bespoke mobile commerce solutions to merchants, mobile operators and banks. Examples include: redemption of loyalty programme rewards, betting, top-up of a mobile phone account from a bank account, and pay by phone for parking.

The company has built its reputation on the proven delivery and implementation of first to market mobile products and solutions that generate real business benefits for our clients. Fronde Anywhere product implementations are supported by accredited partners and resellers in each market.

Fronde Anywhere is part of the Fronde Systems Group, which serves clients in Europe, North America, Australasia and South East Asia from its offices in London, Singapore and New Zealand.

All specifications are subject to change at Fronde Anywhere's sole discretion.
For more details on bankanywhere™.....+ or to request a demonstration contact sales@frondeanywhere.com or view our website www.frondeanywhere.com



FA-BA-1-0307

Freedom for your customers

bankanywhere™.....+



FRONDE
anywhere

Freedom for your customers

bank anywhere™.....+

With Fronde bank anywhere™.....+ the bank never closes. Paying a bill, transferring funds, or making a deposit to someone's account is as close as the mobile phone, giving your customers fingertip control over their finances and the choice and freedom to bank anywhere anytime.

The Fronde bank anywhere™.....+ suite delivers a robust, ultra-secure, flexible platform which enables banks to offer a tailored mobile banking service to their customers. bank anywhere™.....+ supports a wide range of mobile technologies from simple text messaging (SMS) to downloadable Java (J2ME) applications. Banks can configure which mobile technologies may be used by the customer to access different transaction types.

Fronde Anywhere SmartBank™ enables bank customers with Java-capable mobile phones to do real-time 24/7 transactional banking, such as paying bills or transferring funds.

Fronde Anywhere TxTBank™ provides bank balances and transaction information via mobile phone text messaging (SMS), while Fronde Anywhere BankAlert™ sends SMS notifications to customers of receipt of deposits to accounts or when an account balance threshold has been reached. Banks can also take advantage of Fronde Anywhere's secure transaction and payment gateways to interact with their customers.

What you want

bank anywhere™.....+ offers you choice, control, security and support:

- + Demonstrable reduction in costs as customers migrate from traditional retail channels
- + Rapid time to market - launch your first services within weeks
- + Innovation and differentiation - you can align the user experience, branding and service options with your brand to differentiate you from your competitors
- + Designed to fit within a service oriented architecture
- + Maximises existing investment in systems such as Internet or phone banking
- + Serious security - support for 128 bit encryption, business rules configurable by channel, device type, service type and a range of other parameters
- + Support for multiple device types, and future-proofing bank anywhere™.....+ can be configured to utilise new telecommunication protocols and devices as they become available
- + Backed up by the support of a trusted and experienced technology partner with industrial strength implementation and support processes
- + Works on all mobile networks
- + Proven easy and intuitive for your customers to use.

What your customers want

bank anywhere™.....+ enables you to offer your customers the mobile banking services they want, including:

- + SmartBank™ : **secure** anywhere, anytime access to a wide range of banking and payment services
- + TxTBank™ : **fastest** way to request information about their bank accounts
- + BankAlert™ : **instant** notification about their finances.

+ SmartBank™ : Security everyone wants

The bank anywhere™.....+ SmartBank™ module provides customers with access to all of the functionality provided in an Internet banking application - via an application that is downloaded to their mobile phone. SmartBank™ offers enhanced security across the entire system including 128 bit SSL encryption, and embedded session based token exchange within the SmartBank™ product. SmartBank™ takes advantage of menu structures native to the phone, creating an intuitive, easy to use application for your customers.

Customers can:

- + Make a bill payment
- + Make one off payments to any bank account at any bank
- + Transfer funds between their own accounts
- + View account transaction histories
- + View account balance information
- + Manage automatic payments
- + Change passwords
- + Use a mortgage calculator.

Additional attributes include:

- + Choose which services you wish to offer your customers
- + Customisable, brandable user interfaces to differentiate your services
- + Highly configurable from within the bank - enable or disable individual services such as Bill Payments in real time
- + Banks can remotely suspend and activate individual customers
- + Ability to set limits for minimum and maximum amounts on particular transaction types
- + Provision of end-to-end transaction IDs to ensure the integrity of the transaction and prevent inadvertent transaction replays
- + Automated notification and management implementation of phone application updates
- + Each time a customer logs in, session management generates a unique identifier which becomes invalid after a configurable period of inactivity
- + Session is maintained, even when coverage is dropped.

+ TxTBank™ and BankAlert™ : convenience your customers want

The bank anywhere™.....+ TxTBank™ and BankAlert™ modules services provide a high availability, scalable messaging platform with full disaster recovery and redundancy that empowers you to define and deliver your own services. Simply supply messages in a file in a prescribed XML format that includes your message(s), where it should be delivered to and where it has come from.

- + TxTBank™ - simple to use balance requests, transaction history and funds transfer options that demonstrably reduce traffic to call centres and telephone channels
- + BankAlert™ - send text, email or picture messages to keep your customers informed in a timely manner about their accounts
- + Error handling - built in error handling and message parsing for both user formatting errors and system errors
- + Message scheduling and expiry - time and date stamp messages for scheduled delivery; the message will expire if it is not successfully delivered to the phone by the specified time (for example if the phone was turned off).

