

# Mobile Banking for the Under-banked

Create your own services. Offer targeted mobile banking, remittance and microfinance services to the under-banked using Anywhere.

## The background

Banks in emerging economies have a unique opportunity, to acquire an untapped population of unbanked and under-banked consumers, and revolutionise the way banking and payment services are delivered.

Banks are bypassing the costly roll-out of retail outlets and placing agents into local communities to offer deposit, lending and payment services. The combination of large bases of phone savvy consumers and low internet penetration makes the mobile phone the obvious choice over internet banking as the self service channel for ongoing access of financial services.

These requirements place extensive demands on mobile banking platforms. The platform needs to be secure and flexible enough to become the primary channel to all bank services, not just standard internet banking features. Common themes include the bundling of account information, bill payments, prepaid mobile and utility account top-up, remittances, microfinance lending, loyalty and customer care services into a consolidated consumer offering.

Many early mobile banking solutions been driven by telcos and constrain banks and customers to a single network and standard features. Anywhere is telco independent and unique globally as it is designed to give the bank the flexibility to define and create its own mobile services. Anywhere does not constrain the bank to a list of predefined features and functions - what's offered from bank systems can now be offered from a mobile phone.

## 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

Anywhere dynamically maps any services from core banking and customer care systems to the administration console, where they display just like out of the box features. This allows banks to deliver all standard mobile banking features, plus any additional services that are unique to that bank or local market.

### For bank marketing

- + Not constrained by pre-defined features - deliver a tailored mobile banking, payment and customer care solution to your customers.
- + Rapid time to market. Enable new features and services in real-time - supports flexible marketing roadmap.
- + Integrate with your loyalty programme and incorporate marketing messages.
- + Differentiate the service with your own branding - colours, fonts, logos, marketing language.

### For bank IT & support

- + Robust, end to end security model based on industry standards and encryption methods.
- + Comprehensive permission based administration console for user and service management, and reporting.
- + Expose any services from bank systems using easy integration adaptor.
- + Easy support, single installation supports multiple products and services.

### For the consumer

- + Check balances, top-up mobile phone, draw down from loan, and make payments to your family. No need to find a branch.
- + Sign-up once only - new services and features added by bank dynamically available on phone.
- + Superb menu driven user experience available in multi-languages.
- + Telco independent using SMS, application download and/or mobile browser.activity in their account.

## Bank systems

### Core Banking

- Account balance
- Transfer funds
- P2P
- Transaction history
- Bill payments
- Banks own feature

### Loyalty & Marketing

- Check loyalty points
- Redeem rewards
- Marketing campaign

### Microfinance

- Cross border remittances
- Micro loans
- Top-up mobile

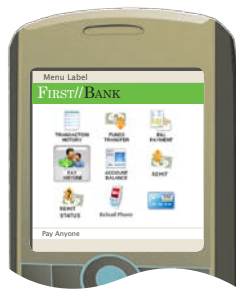
## Integration adaptor

## Anywhere Platform

### FEATURES

- |  |   |  |
|--|---|--|
| <input checked="" type="checkbox"/> Check balance  | <input checked="" type="checkbox"/> P2P to anyone     | <input checked="" type="checkbox"/> Loyalty voucher      |
| <input checked="" type="checkbox"/> View history   | <input checked="" type="checkbox"/> Pay bills         | <input checked="" type="checkbox"/> Display advertising  |
| <input checked="" type="checkbox"/> Transfer money | <input checked="" type="checkbox"/> Top-up mobile     | <input checked="" type="checkbox"/> Cross border payment |
| <input checked="" type="checkbox"/> P2P to family  | <input checked="" type="checkbox"/> Banks own feature | <input checked="" type="checkbox"/> Draw down from loan  |

- 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 banks' meta data for chosen features to Anywhere.
- 3 Anywhere dynamically displays bank's own features for "checkbox" selection. Administrator and brand - just like they are 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 differentiate based on their own customer and marketing requirements. They can deliver all standard mobile banking and payment features, plus additional services that are unique to that bank or local market.

It uses an adaptor to dynamically map the services chosen by the bank from core 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, 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.

### Branding and customer experience

- + Differentiate with your own branding - colours, logos, icons, fonts and styles.
- + Configure menu structure and groupings, use icons or lists to display services.
- + Choose your own form fields.
- + Use your own marketing language.
- + Multiple language and character sets - just supply the language files.
- + Tailor for different customer segments.
- + Turn different features or products on or off at server.
- + Billing rule engine for customer charging.

## 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, New Zealand and South East Asia from its offices in London and New Zealand.