

Delivering a mobile corporate banking solution

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***What is the corporate user
looking for in a
mobile solution?***

The multi-tasking generation

- Productivity on-the-go
- Snacking - information bites
- Actionable information



The self-service movement

- From branches to digital banking

1 in 2 Australian Adults own a smart phone (8.5m users)

48% percent of smartphone owners use mobile devices to do their banking

Source: ACMA 2013

A converged dashboard

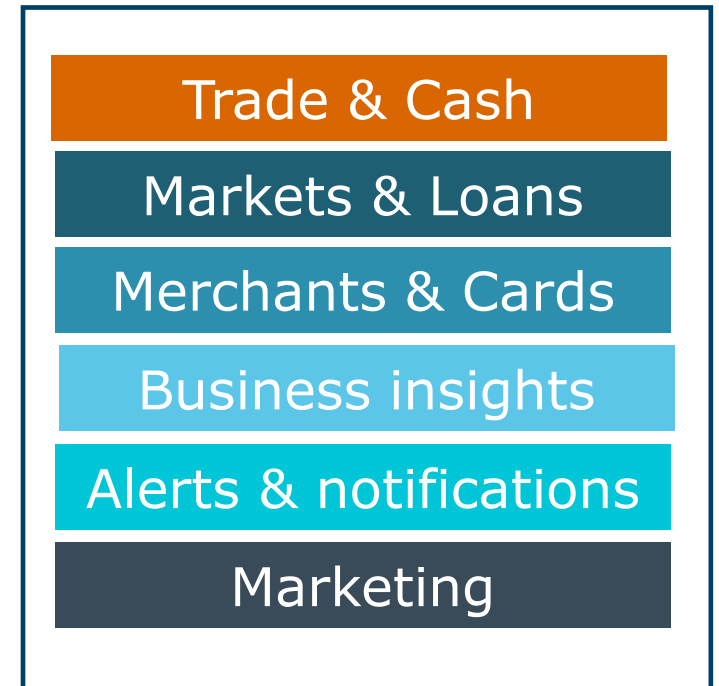


One-stop-shop

- One point of interaction

Consolidated information presentment

- Integrated across all products and channels



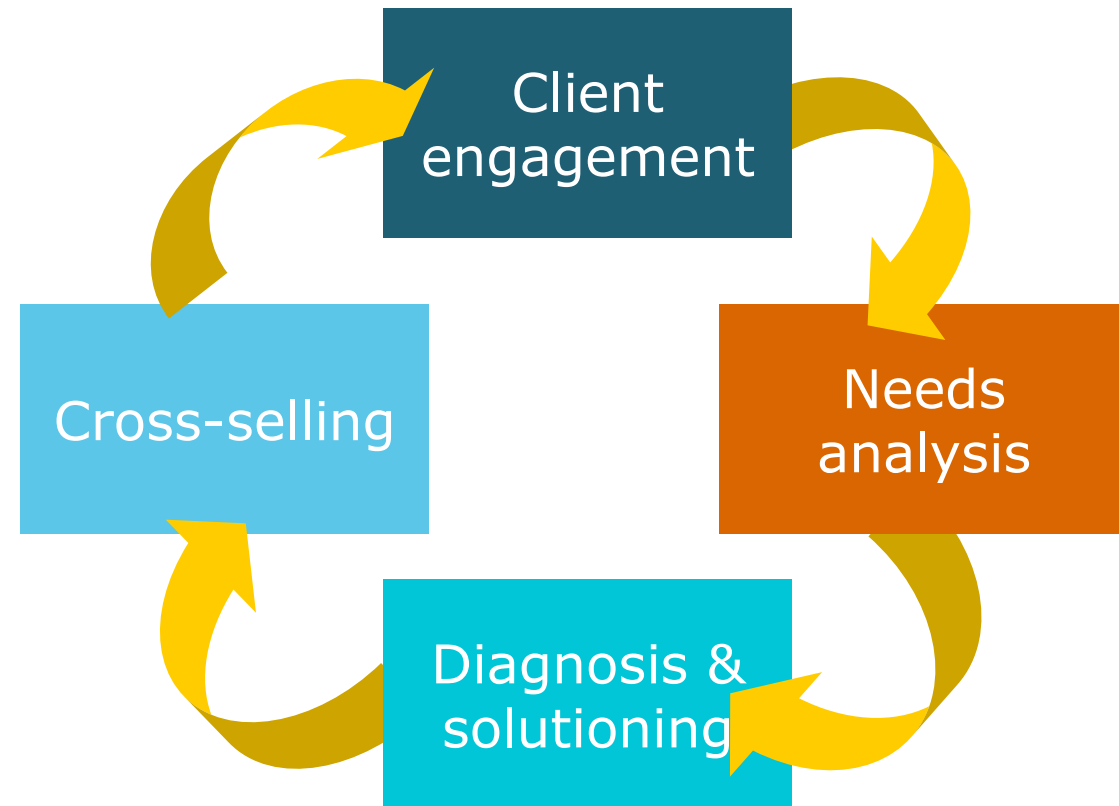
Corporates are looking for a seamlessly connected end-to-end banking experience

Real time diagnostics

- Cross-selling opportunity

Dynamic scenario modelling

- Performance drivers and forecasts
- Working capital efficiency
- Cashflow



Mobility allows for a personal client experience and opportunity to cross-sell

An enhanced user experience



Ubiquitous availability

Consistent, Intuitive

Customised

Security



ANZ Go-Money retail app has over 1 million users
ANZ Transactive – Mobile corporate app has actioned over \$14b payments

***Considerations when
moving from
desktop to mobile***

Real estate considerations

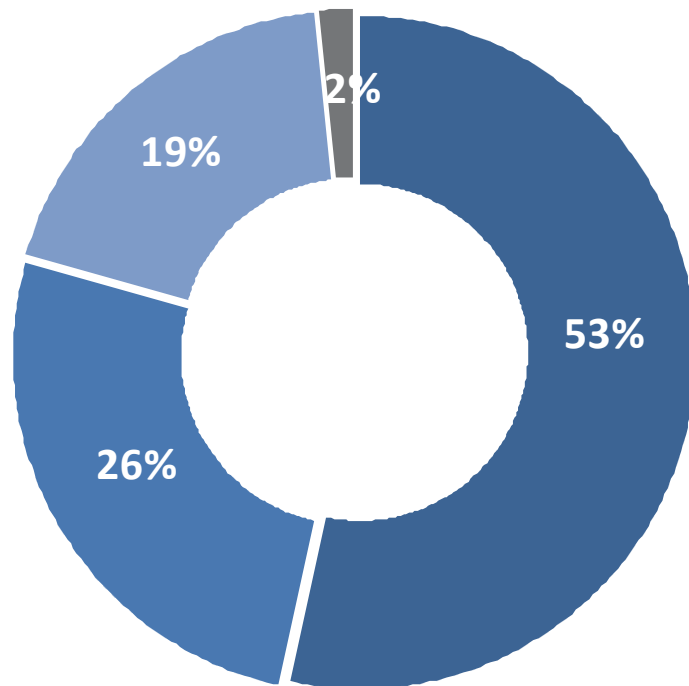
On the go



Office based

<i>Device</i>	<i>Functionality</i>	<i>Examples</i>	<i>Target user</i>
Phone	Specialised tasks	<ul style="list-style-type: none">• Release/sign payments• View account balances• Approve entitlements	Executive/ Management
Tablet	Selective Tasks	<ul style="list-style-type: none">• Create/review/approve payments• View account balances & transactions• Change/approve entitlements• FX rates	Executive/ Management
Desktop	All tasks	<ul style="list-style-type: none">• Batch payment creation• All administrative tasks• Host to host payments	Management/ Clerk

Demand for mobile banking by client segment



- (1) Commercial
- (2) Corporate Banking
- (3) Institutional
- (4) Financial Institutions

Source: ANZ Transactive user statistics July 2013

Segment based needs

- The sole-proprietor vs institutional client

Governance model

- Control vs. accessibility

Bring your own device (BYOD)

- Corporate data on personal phones

Security training

- Mutual interest for both Corporates and consumers

Bank responsibilities

- Secure information and access management
- Secure end to end payment flow
- Client privacy and confidentiality
- Security awareness
- Suspicious activity identification

Client responsibilities

- User access management framework
- Administration of user entitlements
- Policies and procedures governing mobile use
- Security awareness
- Reporting and reconciliations

1 Factor Authentication

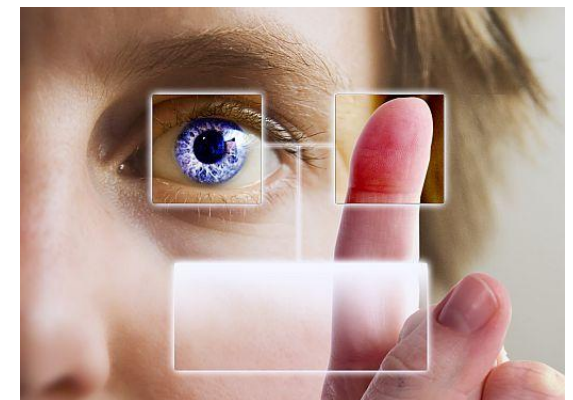
- Something you know
- Password

2 Factor Authentication

- + Something you have
- Token, Smartcard

3 Factor Authentication

- + Something you are (Biometrics)



An eye for a buy: bank looks to retina and fingerprint technology
Sydney Morning Herald – Oct 2012

***Design, security
and technology***

Apple vs. Android vs. HTML5

Design	Maintenance & implementation costs	Client experience	Device penetration	Perceived security
iOS	Medium	Good – Excellent	iPhones/ iPads	High
Android	Medium – High	Good – Excellent	Android devices	Medium*
HTML5	Low – Medium	Good	All devices	Low

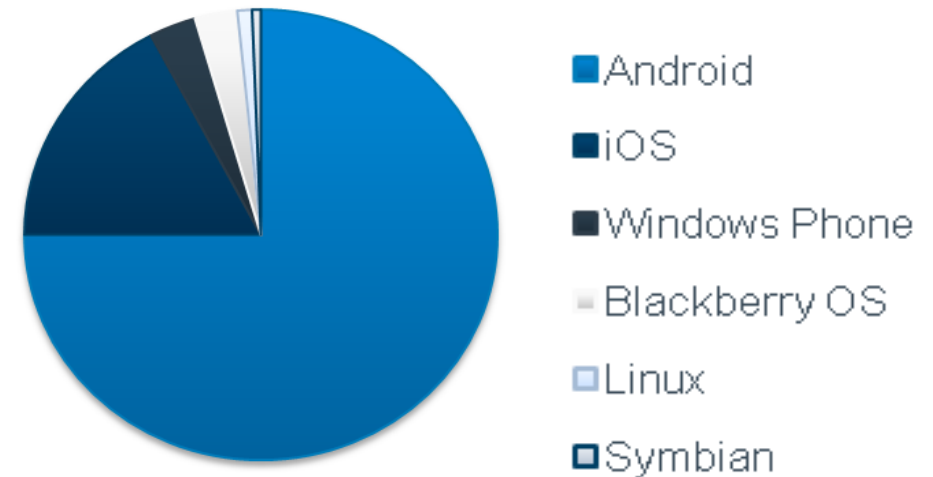
* Rating is not related to the security within the app but rather to its distribution.

Web

- To reach a large audience with a focus on cost efficiency and speed to market

Native apps

- For a target audience to have the best possible experience and leverage device features



Smart phone operating systems Q1 2013 IDC

Mobile trends are constantly changing ... mobile investment decisions are a function of both client experience and business priorities

Responsive design

- Develop once deploy everywhere

Adaptive design

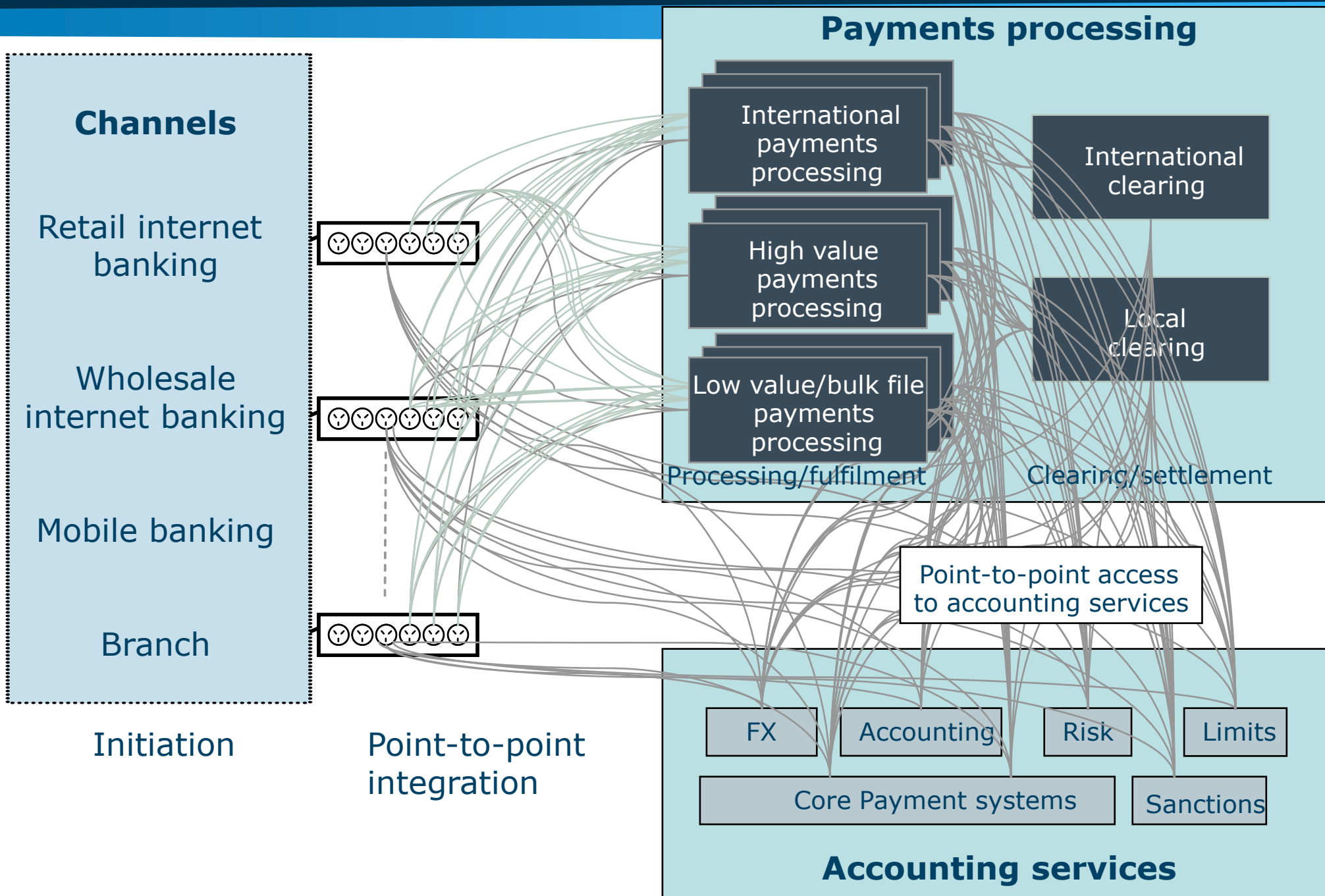
- Contextualising content based on the device



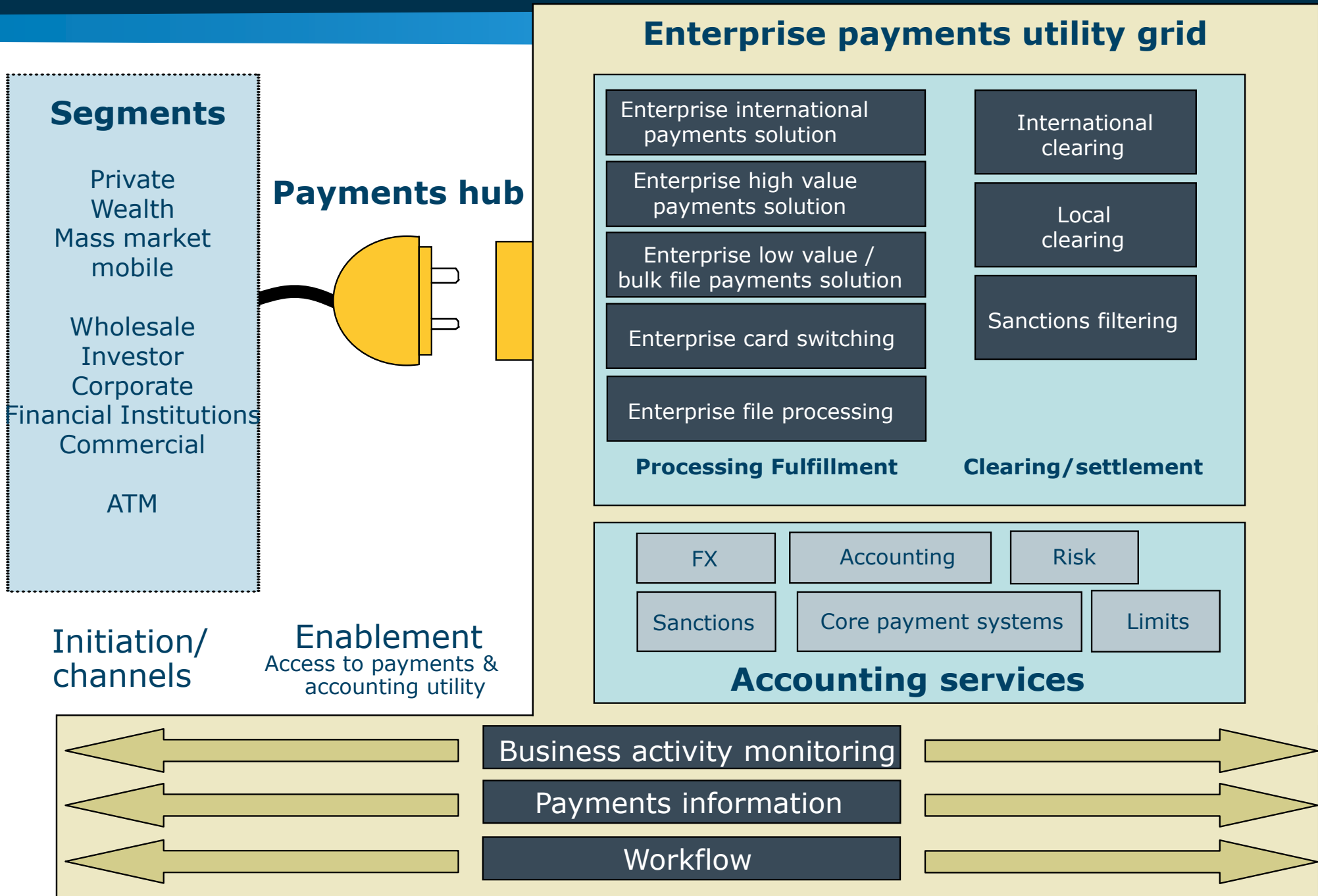
The pace of technological evolution is increasing

Implications for the back-end

From fragmented, localised capabilities...



To streamlined enterprise capabilities



- To understand our corporate clients, we need to be aware of ***constantly changing consumer*** behaviours
- We need to service greater expectations of the corporate banking experience by ***delivering insights and value-adding*** services
- Mobile solutions are a powerful tool in delivering innovative, on-the-go, ***customised banking services***
- Moving from desktop to mobile is not without careful consideration of ***internal and external security***, and sustainability of costs
- ***Back-end simplification*** underpins the success of future mobile innovation