

Communications Solutions Designed for the Financial Industry

LET FRONTIER HELP YOUR COMPANY IMPROVE EFFICIENCY, SECURITY AND CUSTOMER RELATIONSHIPS



Banks and financial services firms are facing key issues impacting the access and security of customer data. These issues include:

- **More regulatory compliance requirements** – This is a mounting challenge for the financial industry, and one that affects everything from data storage to security to transmission of data.
- **Increased use of mobile banking and other self-help services** – Consumers are moving away from in-person visits with bankers and financial advisors, and moving toward mobile banking and self-directed service options.
- **Decline in the number of bank locations** – Mobile banking has resulted in a decline in bricks-and-mortar bank locations. Customers are now handling more of their financial interactions online and via smartphones and tablets.
- **Growing threats against customer data security** – Every industry faces data security threats, but it can be argued that this is hitting the financial industry harder than most. The financial industry is expected to uphold higher standards to protect customer data because almost all the information generated or used by financial institutions is regulated, sensitive and/or private.

To address these challenges, your bank or financial services firm needs a communications technology partner experienced in this business sector. Frontier has this background, having provided data and voice solutions to meet the specific needs of retail and investment bankers, security traders and financial planners across the country.



When you choose Frontier as your partner, your bank or financial services firm can take advantage of this experience and our extensive portfolio of network and equipment solutions. We will work closely with your team to assess your current situation, determine future communications requirements, and select products and services that fit into your timeframe and budget. What's more, Frontier backs everything up with local customer support.

To learn what Frontier can do for your bank or financial services firm, please visit us at frontier.com/businessedge.



Frontier Data Networking Solutions

The amount of data that the financial industry produces and uses is rising exponentially, and along with it, the need for greater bandwidth to securely transfer this data. Let Frontier provide the solutions you need.

Frontier Ethernet

- Frontier's Ethernet Portfolio has been certified compliant to the highest industry standards by the global standards organization, the Metro Ethernet Forum: Carrier Ethernet 2.0.
- Ethernet solutions include ELAN, ELINE and EIA.
- Our Ethernet services deliver:
 - Speeds up to and exceeding 10Gbps
 - Easy integration with existing networks and infrastructures
 - High availability and performance
 - Engineered lines configured for performance to limit noise and environmental factors
 - Symmetrical upload and download speeds enable uncompromised traffic flow
 - Well-planned and coordinated migration from other carriers with minimal downtime
 - Commercial grade network with a coast-to-coast data backbone

Frontier Dedicated Internet Access

Frontier not only provides dedicated private lines to improve network performance, but we also help create secure, private networks for sensitive data transfers between servers and multiple locations.

- Unlike typical xDSL and cable services, a Frontier Dedicated Internet Access connection uses a range of access technologies to give you symmetrical bandwidth on a survivable high-speed nationwide IP backbone.

- Dedicated Internet Access (DIA) provides a direct connection to the Frontier Core Internet Router. This provides your bank or financial services firm a wide array of bandwidth choices with speeds up to and exceeding 10Gbps. Dedicated Internet Access supports services such as:

- Wi-Fi Hot Spots & Anchors
- Data Backup & Recovery
- Audio, Web and Video Conferencing

Frontier Managed IP VPN

- IP VPN (an MPLS-based Virtual Private Network) from Frontier provides a highly secure, private data network for all sensitive information.
- Enables integration of multiple networks (voice, data, video) onto a single network
- Provides ability to prioritize traffic types to accommodate time-sensitive payloads
- Provides Internet connectivity in addition to site-to-site data connectivity
- Network management handled by highly skilled network architects.



Frontier Wi-Fi Solutions

Wi-Fi availability for staff and customers is becoming more common in banks and investment firms. Having it can help staff improve the customer experience by being untethered from terminals and able to move about freely. In addition, customer access to Wi-Fi in bank branches makes it possible for customers to use their own devices and learn how to do a mobile check deposit or initialize an online account.

Expand Opportunities for Communication

- Frontier Wi-Fi Solutions provide Internet connectivity throughout your space, expanding the opportunities for improved communication and collaboration.
- Frontier Wi-Fi Solutions allow your bank or financial services firm to take advantage of technology such as smartboards and videoconferencing for staff or customer education. It can even allow your facilities managers to monitor and control operations, like HVAC, lawn sprinklers and security cameras.

A Variety of Wi-Fi Solutions to Meet Your Needs

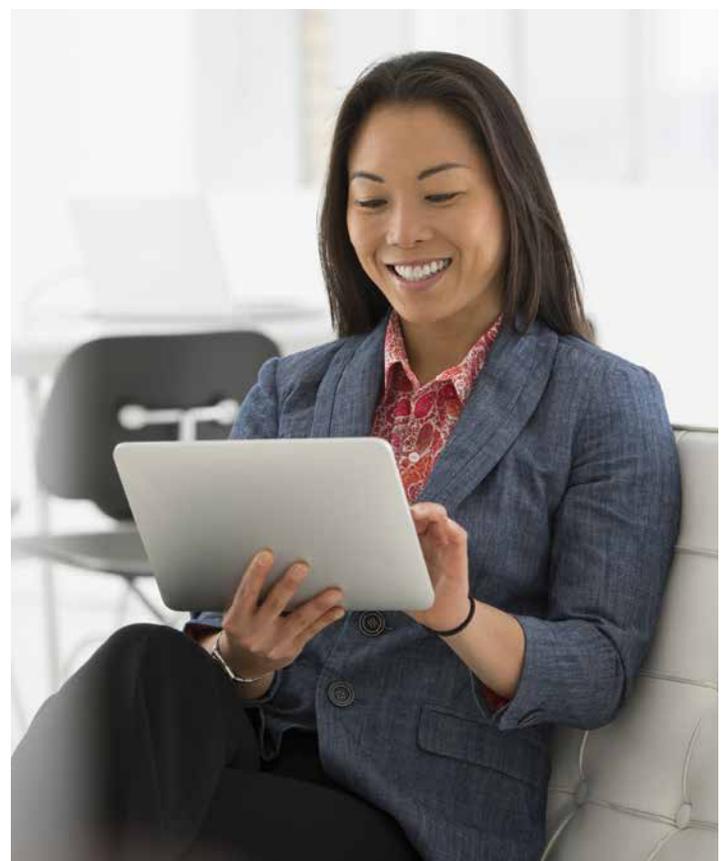
Frontier is dedicated to working with our customers to identify, design, install and support the right Wi-Fi solutions to meet their requirements.

- Managed, hosted and premised-based options for Wi-Fi provided by key leaders in the wired and wireless access industry.
- Financing options available (including no upfront capital outlay)
- Custom Wi-Fi network design and installation available
- Per-user download speeds customized to your specifications
- Multiple access options available to meet security requirements

Frontier Lets You Stay Focused on Banking and Financial Services

Frontier's Managed Wi-Fi network services are a convenient and cost-effective way for your bank or financial services firm to implement wireless connectivity. By choosing Frontier, you can remain focused on financial services and leave the rest to us. We have the experience and resources to take care of all your Wi-Fi needs, including:

- **Security** – Frontier will set up your Wi-Fi network to give staff, customers and authorized visitors the wireless access they need, without giving them access to your main network.
- **Ongoing Support** – Our professionals will handle installation, provide locally based technical support and monitor network performance 24/7.



Frontier Voice and Equipment Solutions

Frontier can help improve the speed and efficiency of your voice networks to keep the lines of communication open between staff and customers.

Phone and PBX Systems

- Frontier offers phone systems and PBX from a variety of top manufacturers to fit your needs and budget.
- OneVoice phone service packages provide the customized calling solutions your company needs. Frontier offers a variety of cost-efficient long distance and international calling plans.

VoIP Services and Equipment

- With IP Trunking and Hosted (Cloud) VoIP services, Frontier has a VoIP solution that meets your needs.
- Save money and optimize network efficiencies by taking advantage of network convergence—Frontier's VoIP services are delivered over the same network infrastructure as is used to carry data and Internet traffic. With all your communications services on the same network, you'll eliminate much of the capital and resources needed to manage/maintain two separate networks for voice and data services.
- As VoIP is an IP-based application, you'll get great features and capabilities that aren't available with traditional phones services like soft-phones and Find Me/Follow Me services.
- In the event of a natural disaster, power outage or other disruption to your buildings, the Auto Attendant will manage your calls for you. With Mobile Twinning, you can still receive calls on mobile phones.

Frontier is Fully Equipped to be Your Single Provider

Your bank or financial services firm can streamline operations and improve efficiency when Frontier is your end-to-end provider for equipment, design, staging, configuration, installation, maintenance, management, network services and managed solutions:

- Seamless end-to-end voice, data and video solutions with one point of contact
- Partnerships with industry-leading equipment manufacturers and specialty services providers
- Manufacturer-certified field technicians and technical support
- Expert professional and managed services options
- Wide range of maintenance programs to fit your needs and budget
- Flexible financing options including options with no up-front capital investment

Further, Frontier's 100% U.S.-based technical support team can help free your staff from mundane IT tasks and troubleshooting that can waste time and energy they should be spending on customers. And because Frontier's support team is locally based, they're more efficient and get you back on track more quickly and easily.

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