

# HOW TO USE FROLLO



## Jack Horner Financial Solutions is now using Open Banking

Jack Horner Financial Solutions is now using requesting bank statements through Australia's leading Open Banking provider – Frollo. We want to make your experience as comfortable as possible with a very safe, secure and efficient new process. We've included a step-by-step guide below with photo examples, so you know exactly what needs to be completed.

### STEP ONE: SIGN- IN

Create a **Frollo** account so you can sign-in and manage your statements.

### STEP TWO: PROVIDE CONSENT TO COLLECT DATA

Your consent is required before Frollo's parent company, **NextGen**, an Australian Government Accredited Data Recipient (ADR), is able to collect your financial data. You will have access to a 'consent dashboard' so you can easily manage your consent to stop sharing at any time.

### STEP THREE: CONNECT YOUR BANKS

You will connect to your bank using a secure Open Banking data connection through the security of CDR (Consumer Data Right) standards. You will **never** asked for your online banking password.

### STEP FOUR: PROVIDE CONSENT TO DISCLOSE DATA

Your consent to disclose your financial data is required before NextGen is able to provide your *financial passport* to your mortgage broker.

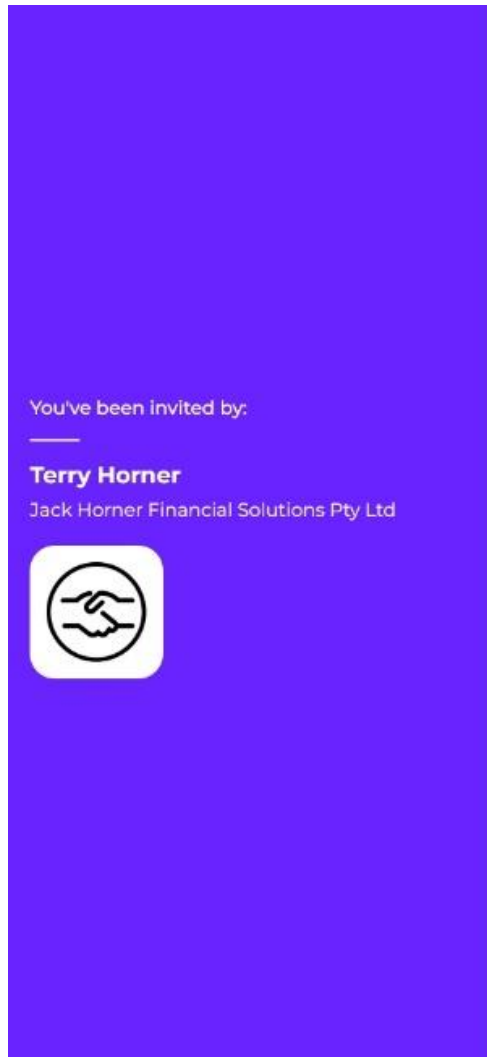
### STEP FIVE:

Your *Financial Passport* is a set of documents that shows a consolidated view of your finances. It will consist of:

1. **Insights:** A summary of income, asset, liability and expense information
2. **Transaction Report:** A spreadsheet so we can understand how we categorise your insights data
3. **Bank Statements:** CDR generated bank statements

Your bank statements will be made available to your mortgage broker to securely retrieve from their software platform.

Begin the process by reading through the home page then clicking **Next**.



### Charles, let's verify your finances

To complete your loan application, your mortgage broker has invited you to create a *Financial Passport* using the Consumer Data Right. It's a safe, secure and quick process regulated by the Australian Government.

Simply follow the steps:

- 1 Provide consent to NextGen to collect your data**  
NextGen is an Australian Government Accredited Data Recipient and Frollo's parent company. Sharing data with us will be done through a secure data connection using Open Banking.
- 2 Connect your banks**
- 3 Provide consent to disclose your data to your broker**
- 4 You're done!**

Next

You acknowledge that you have read, and agreed to Frollo's Privacy Policy and Terms of Service.

**Provide Consent.** Choose a period which you allow Jack Horner Financial Solutions to access your statements. We recommend 12 months.



 Consumer Data Right **NextGen.Net Pty Ltd**  
CDR ID: ADRBNK2013

**Confirm data collection and sharing period**


3 Months    **6 Months**    12 Months

What happens if I want to withdraw consent? 


Back    **Next**

 Find out more information on how we handle your CDR data in our: [NextGen CDR Policy](#)

**Provide Consent.** Allow Jack Horner Financial Solutions to access transaction details, contact details and account balance details, all these fields are required for your application.




1 Provide consent | 2 Connect banks | 3 Disclose data | 4 Complete


✓ Confirm consent period 


**Confirm the CDR data you consent to collect and share**

Your data will ONLY be used to create your *Financial Passport*.


**Transaction details\*** 


We need transaction details to identify the money coming in and out of your accounts.

Show full data list 


**Name, occupation, contact details\*** 

We leverage this data to support you with your contact details.

Show full data list 

**Account balance and details\*** 

We need account balance and details to identify the accounts you have, the money you owe, and the money going out of your accounts.

Show full data list 

**\*Required**

[Back](#) [Next](#)

**Select ALL banks** you use. Including those with savings accounts, home loans, credit cards or any other accounts.



The CDR data you consent to share

## Let's securely connect your banks

### Start by selecting a bank

You will be securely transferred to your bank's platform to enter your details.

Once you complete the process for one bank, you can come back and add your other banks.

You can now share a joint account without involving the other account holder. However, if your bank notifies you this isn't the case, you will need to enable data sharing through your bank's online banking portal.



Search



Back

**Frollo will never ask for your internet banking password.** Instead, they require a code that is provided by your bank to connect your banks. This ensures that your account remains secure.



Close X

### Enter your mobile number

To share your CommBank data with NextGen and confirm it's you, enter your mobile number registered in NetBank.

For international numbers, include the country code e.g. +44 XXXXXXXX.

We'll never ask for your NetBank password to share data.

**Mobile number**

Need to update your details? Log on to NetBank or call us on 13 2221.

Next

**Please select all accounts connected to each bank.** This ensures that we have all the information we require for your application and don't have to repeat the process multiple times.



Close X

### Which accounts would you like to share with NextGen?


Your personal accounts

Select all

- Smart Access 
- Savings 

Next

Once you've connected all your banking platforms and all accounts, click **I'm done connecting banks**.




Progress bar with 4 steps: 1. Provide consent (checked), 2. Connect banks (active), 3. Disclose data, 4. Complete

The CDR data you consent to share

1 connected bank

**Connect another bank**

You will be securely transferred to your bank's platform to enter your details.  
It is important to add all your banks and accounts.



Search

Q

**I'm done connecting banks**




**Final Consent Confirmation.** Review what you are sharing and click **Yes, I consent.**



## Disclose your data to Terry Horner

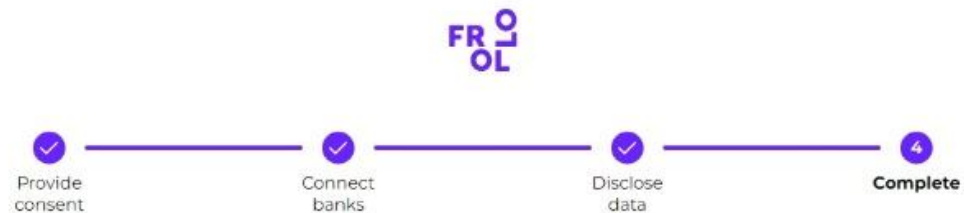
 Consumer Data Right  NextGen.Net Pty Ltd CDR ID: ADRBNK2013	 Trusted Adviser Terry Horner
--	--

### Data we'll disclose

- Transaction details**  
Show full data list 
- Name, occupation, contact details**  
Show full data list 
- Account balance and details**  
Show full data list 

Yes, I consent

**You're all done!** Super easy. Once the process is finished and the statements have been uploaded to us, you'll be able to access the Frolo homepage and manage your consent settings.



## You're done!

You have successfully disclosed your data with Terry Horner.

[Go to homepage](#)

**i** Your data access preferences can be updated at any time by going to your [Consent Dashboard](#)

[Launch me](#)