

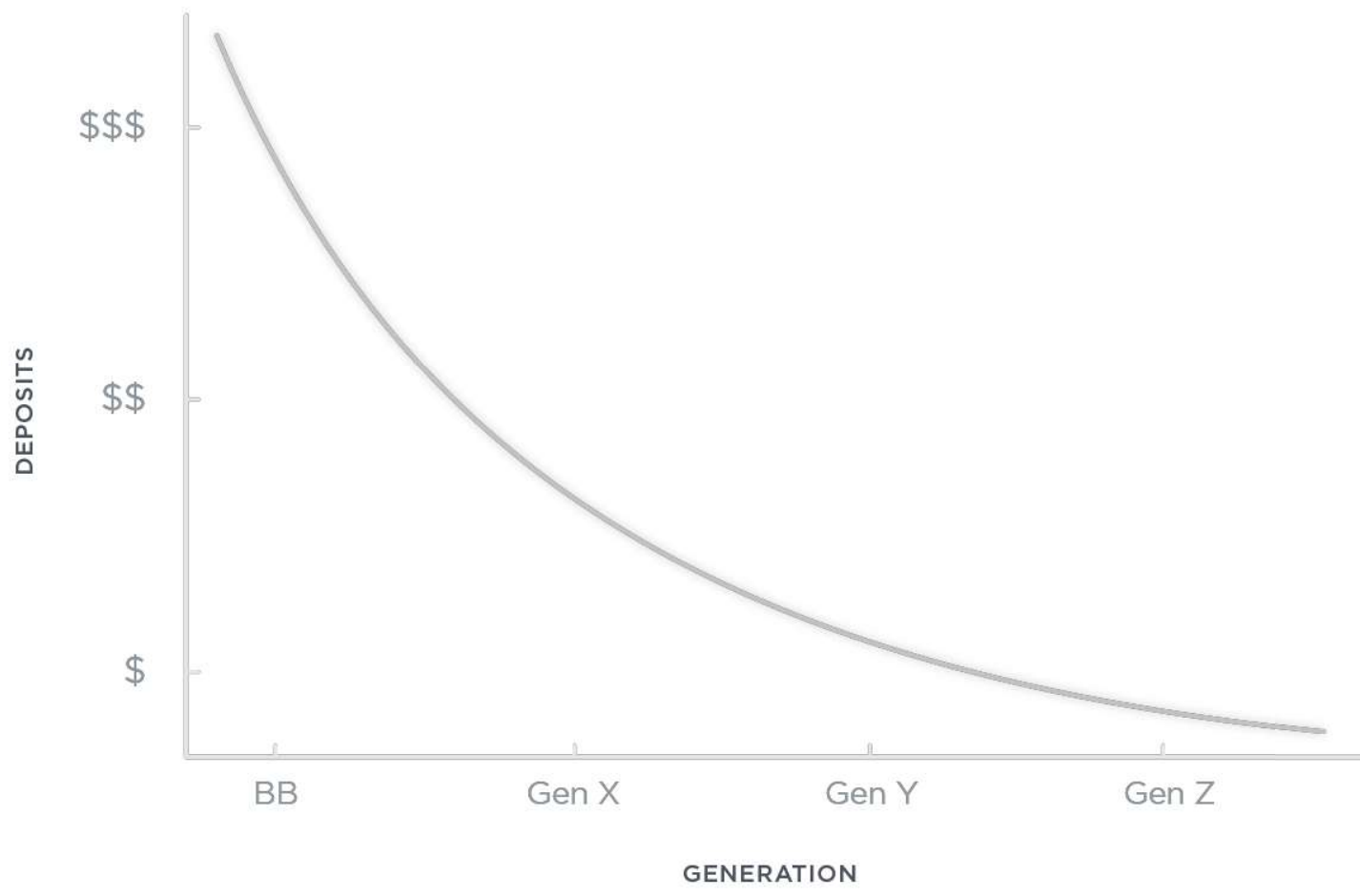


Banno™

JHA Digital Update

Paul Wiggins

Senior Digital Strategist





66%

define their banking relationship as purely transactional.

(in other words, they feel nothing special)

Our Mission

**to make banking
personal again**





Web/Apps

ATM

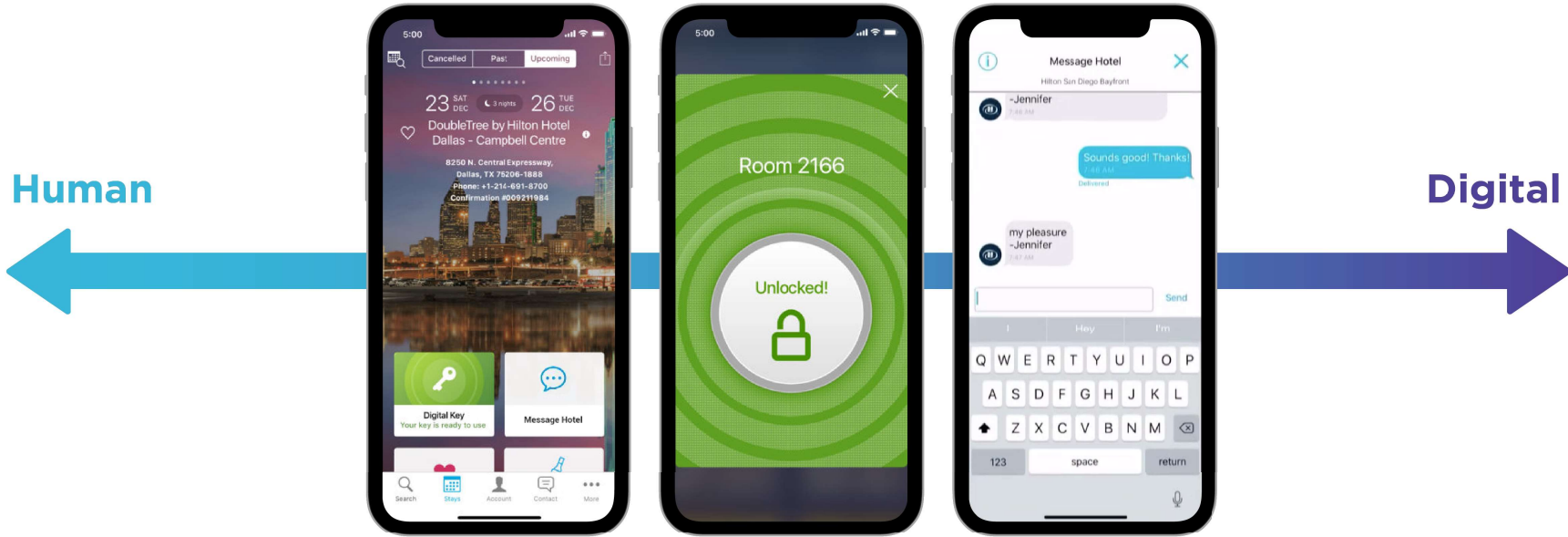
Drive-Thru

Banno™

Back to Humans



Human + Digital





“Quicken Loans is not competing on price, but on experience. They charge 0.125% to 0.375% more on their loans because their CX is so seamless.”

Dan Latimore
Analyst, Celent

NOTE: Rocket Mortgage matches each borrower with a “socially compatible” personal mortgage banker—with the intention of creating a relationship that survives the origination process.



The new way
to get your
maximum refund

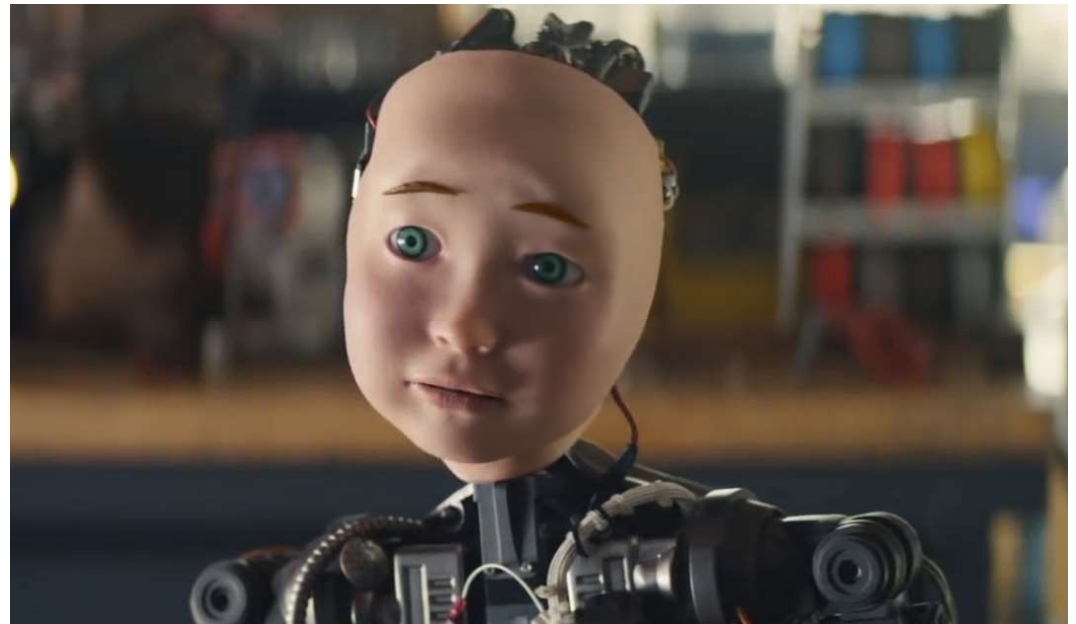


"I love the video call, which meant I didn't
have to find a sitter for my kids."

— sama



Beware of Robots!





Diane Lee
Mom, banker and former owner
Portland, OR

I have a passion for customer service and helping you grow. Let me know where you are, where you want to go and how I can help get you there.

NMLS 451245

CHOOSE DIANE

Spencer Carl
Been there, finance
Vancouver, WA

I am a Washington native and love all things local. With over 10 years of banking experience, I've helped thousands of customers from all walks of life find comfort and confidence in their finances.

NMLS 665754

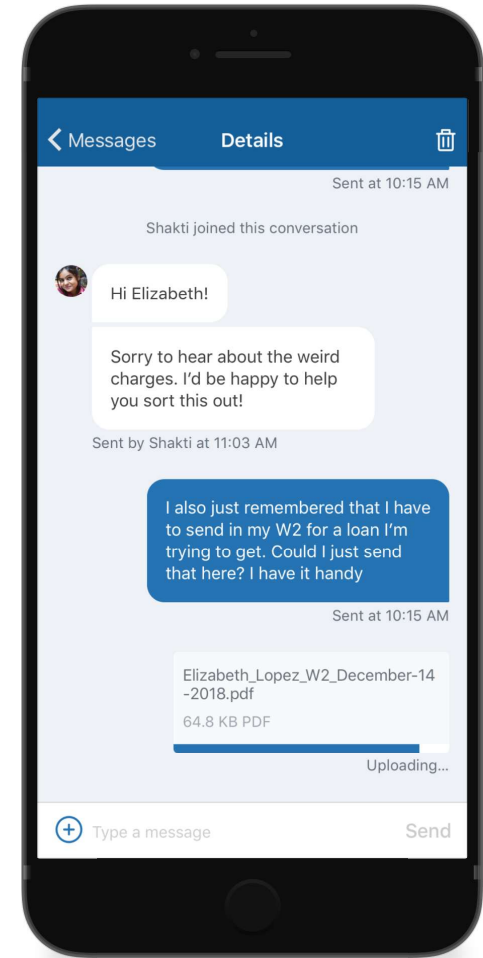
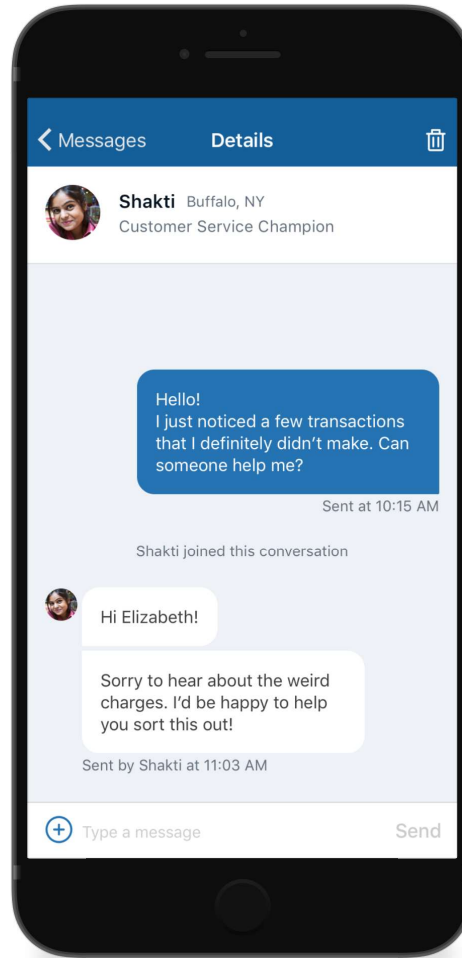
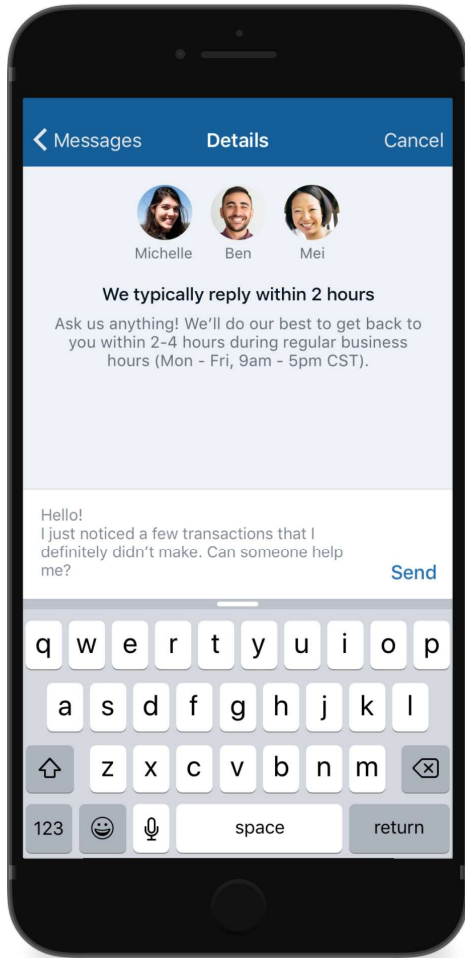
CHOOSE SPENCER

Kim Connors
Part of your financial dream team
Beaverton, OR

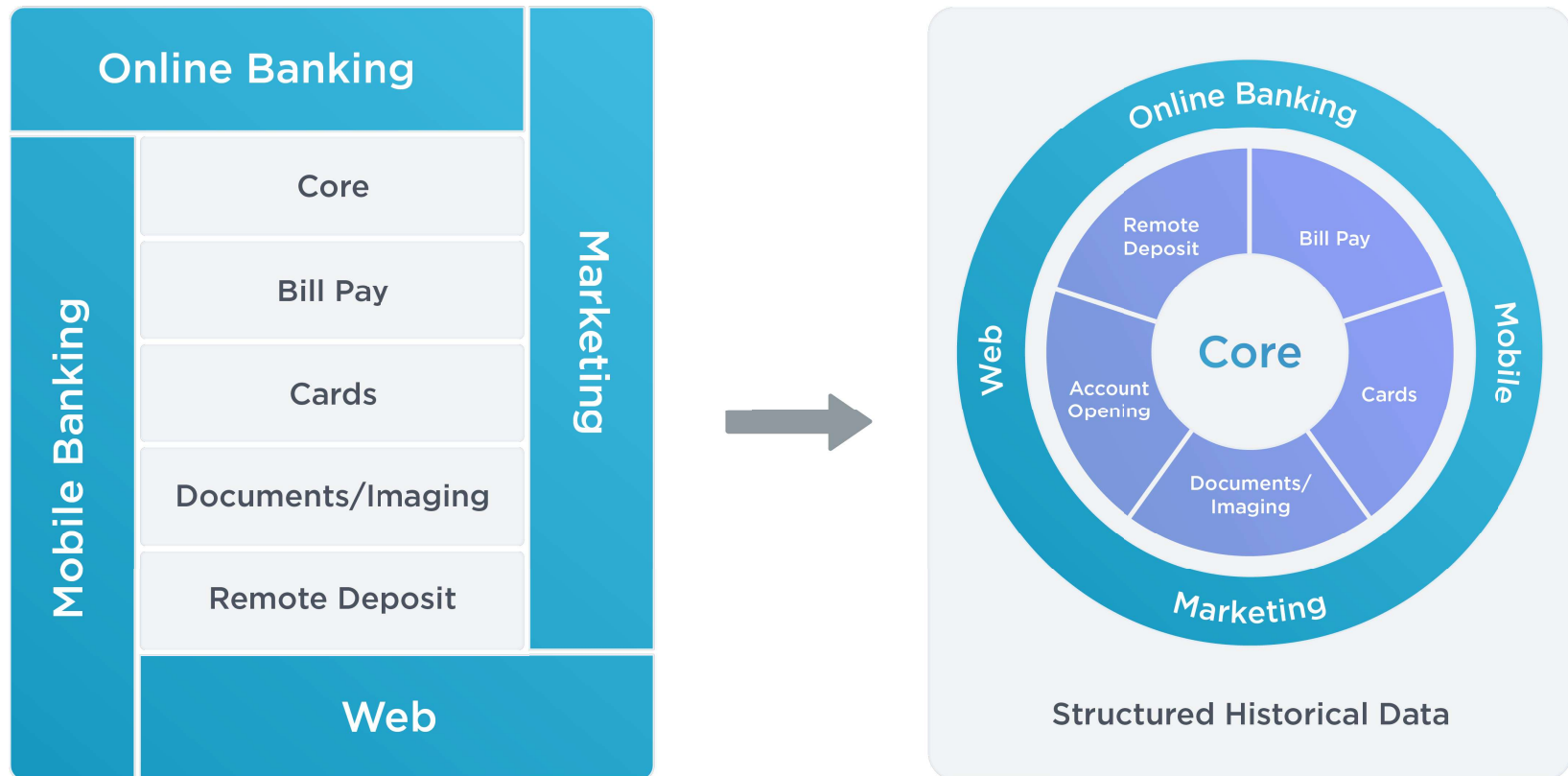
I'm a banker by day and musician by night. I'm here to help you pursue your dreams. Whether you have a big project or a little question, drop me a line anytime.

NMLS 364056

CHOOSE KIM



Digital Platform Transformation



Good morning, Joshua

Switch accounts

 1 unread alert  0 unread messages

Quick balance

Josh's Checking	\$2,571.88
Subaru Loan	\$16,632.01
Rainy Day Fund	\$11,944.63

[View all](#)



Need anything?

We're here to help 7am-7pm.

[Start a conversation](#)

Curated for you

Let's make banking personal.

Ovation is better with friends. Send money, request money, and split the bill. Earn \$15 for each friend that signs up and uses their debit card.

[Invite friends →](#)

It's all in the card.

Ovation Business is the account that's perfect for freelancers and the self-employed. Get paid and earn on purchases.

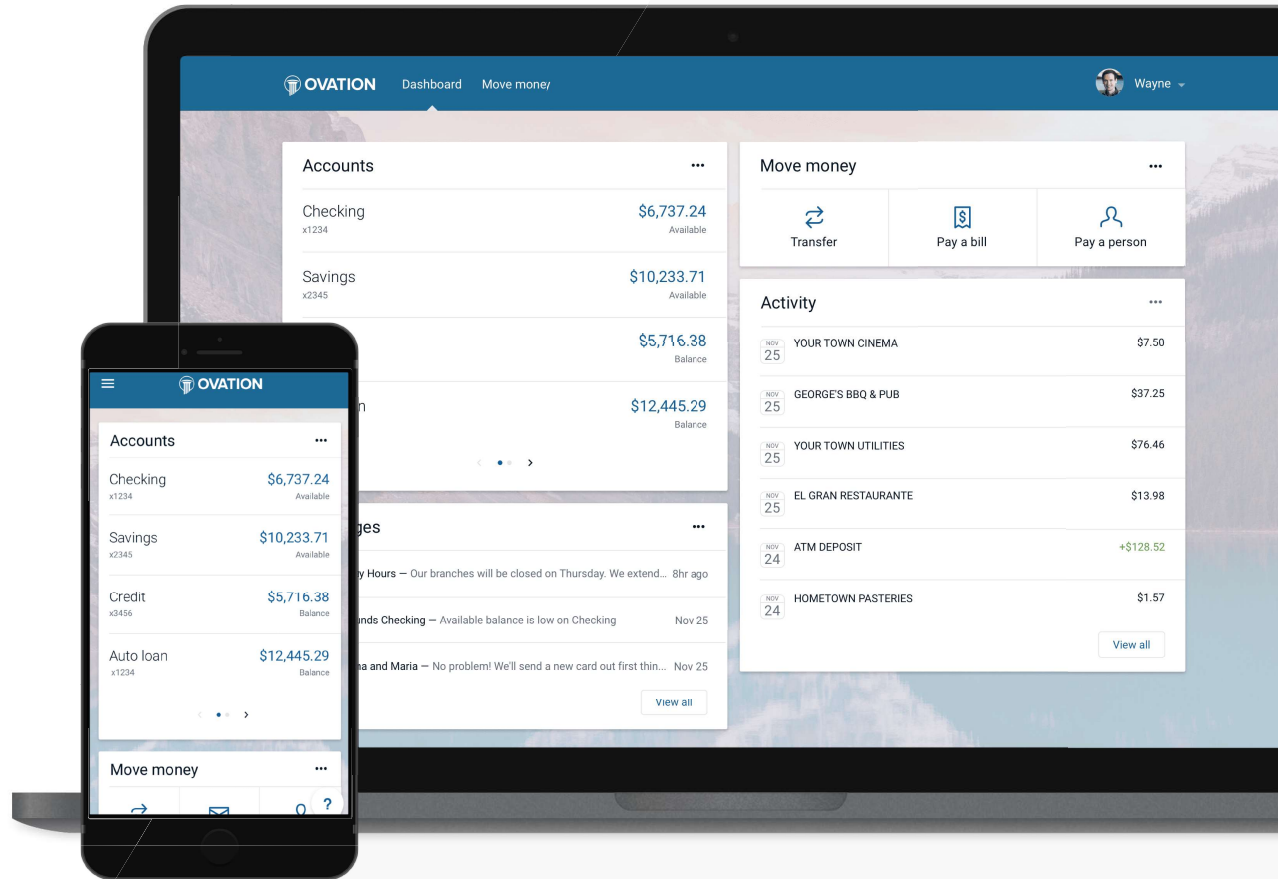
[Get Ovation Business →](#)

Fully Native & Progressive Web App Experiences

Banno Mobile
192 Live

Banno Online
51 Live (135 in process)

Monthly Active Users
900,000+

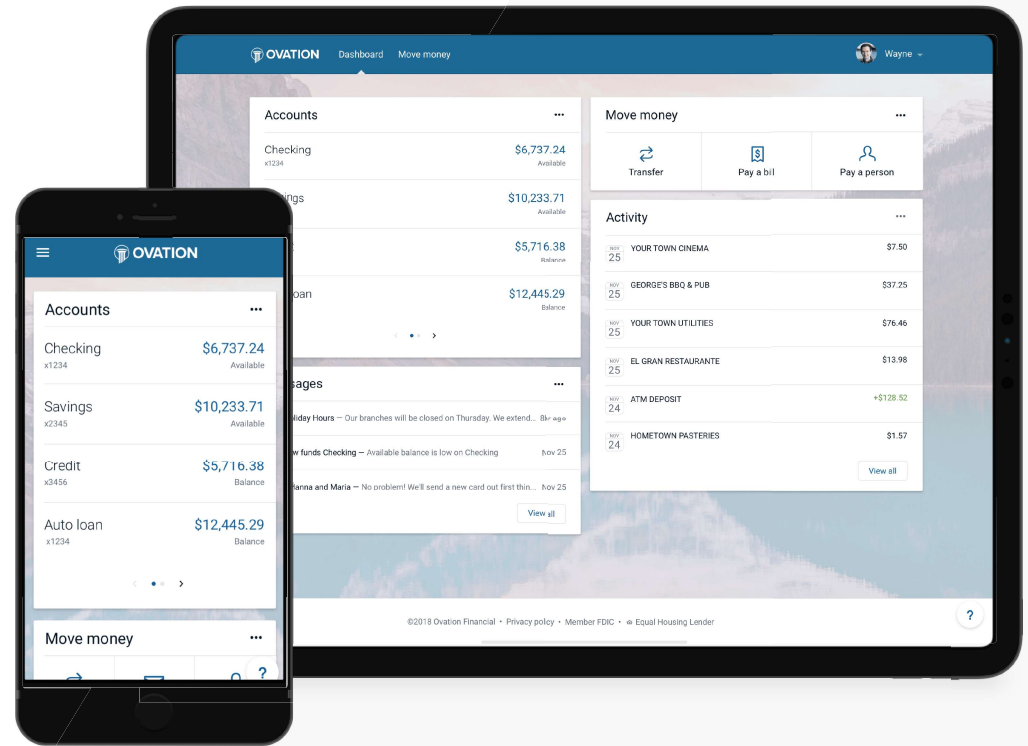


Banno Mobile

✓ Fully-native (iOS, Android)

✓ Best user experience

✓ Easy update from goDough

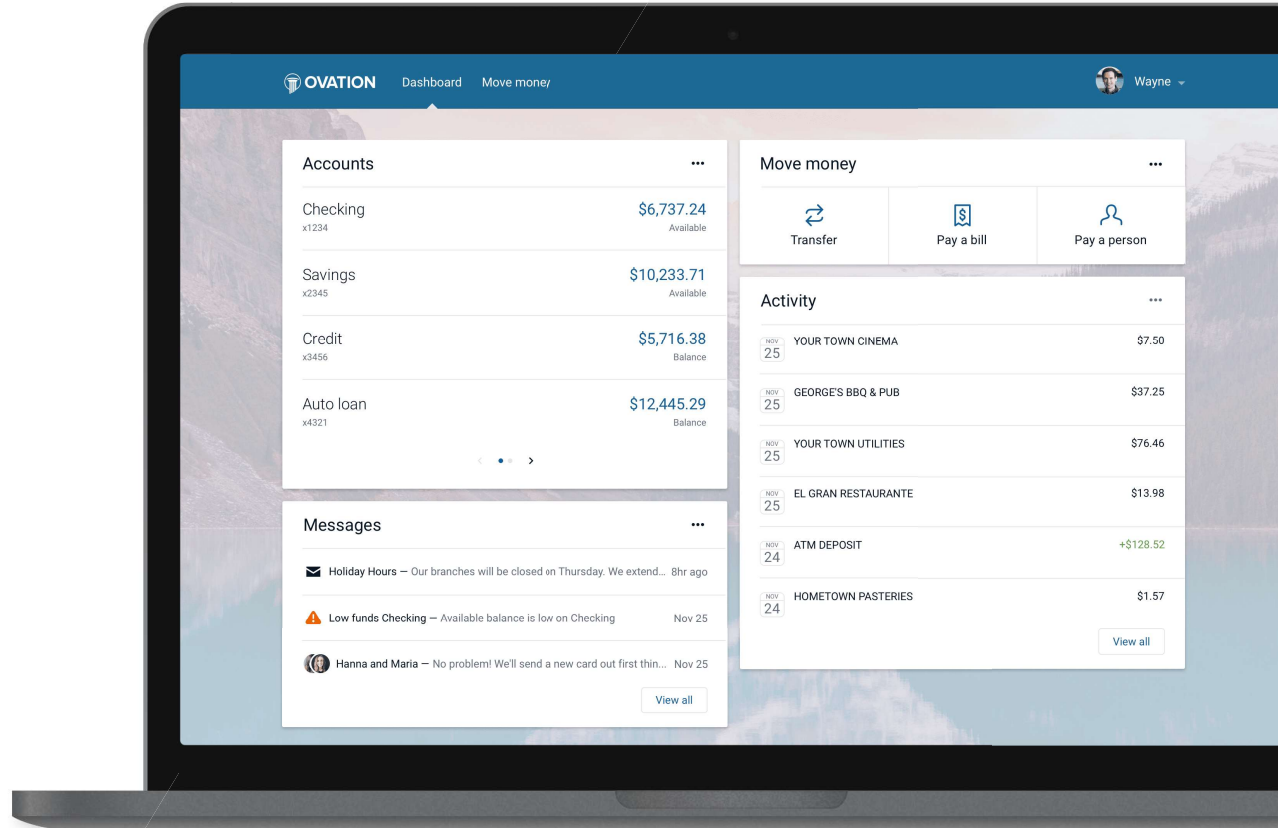


Banno Online

✔ Parallels Banno Mobile experience

✔ Responsive

✔ Not a conversion for current NetTeller Customers



Banno People: The Digital Counter

Banno People Ovation Financial

OVERVIEW ACCOUNTS ACTIVITY NOTIFICATIONS PERMISSIONS Search for someone else

Veronica Nelson
vnelson23
Last seen Today at 3:33 PM
Registered March 15, 2017

Individual
49 Water Valley Road
Foxworth, MS 394830000
1 (228) 555-7645
5672
November 1, 1982 (34)

Demographics

Account Type
No

Branch
Troy Branch

Gender
Female

Description
Individual

Accounts

Mortgage	Ovation Financial	\$233,862.50	total
Checking		\$15,524.44	

Permissions

- RDC
- Bill Pay
- P2P Transfers
- Card Management

MORE PERMISSIONS

Recent transactions

9 scheduled transfers

TODAY

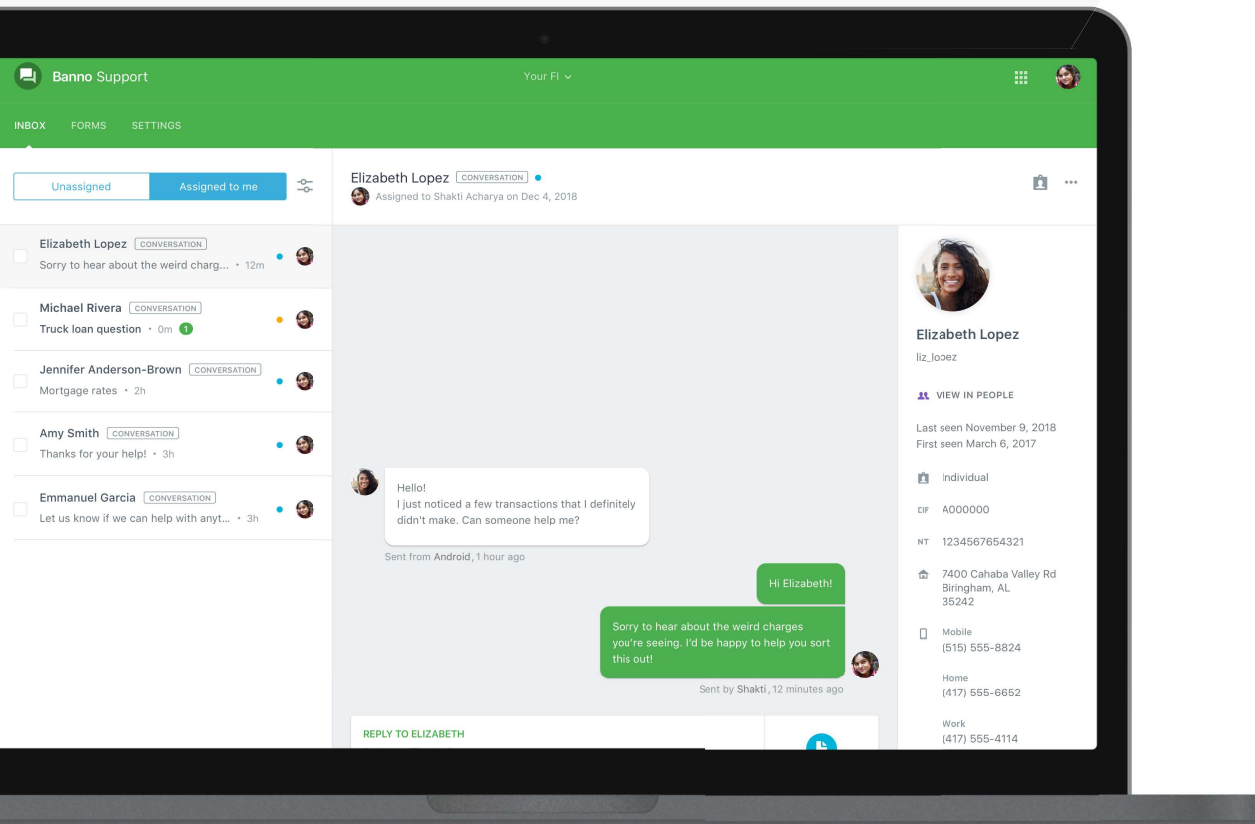
ELECTRONIC TRANSFER	Pending	+\$5.99
ELECTRONIC TRANSFER	Pending	+\$0.04
ELECTRONIC TRANSFER	Pending	+\$0.05
AUTO-FUND TRANSFER	Pending	+\$12.34

✓ Branch-like service

✓ Centralized user information

✓ Responsive design

Banno Support w/ Conversations



- ✓ Provide a natural dialogue experience
- ✓ Secure & Core-Connected
- ✓ Easier audits with stored conversations



- Elizabeth Lopez CONVERSATION
Sorry to hear about the weird chan... • 12m
- Name CONVERSATION
Message text • 0m 1
- Name CONVERSATION
Message text • 0m

Hello, I'd like to set up a domestic wire. Last time I did this I came into the branch and filled out a form. Any way to do this digitally? 🙏🏻🔧



I'm closing on a house and the title company prefers a wire.

Sent from iOS ⓘ, 3 hours ago

Hi there! I can help you with that!



Sent by Shakti, 3 hours ago

REPLY TO ELIZABETH

For a domestic wire, I need for you to fill out this form. Once you submit it I can double check everything then process the wire.



Switch to internal note mode



Elizabeth Lopez

liz_lopez

VIEW IN PEOPLE

Last seen November 9, 2018
First seen March 6, 2017

Individual

LIF A000000

NT 1234567654321

7400 Cahaba Valley Rd
Birmingham, AL
35242

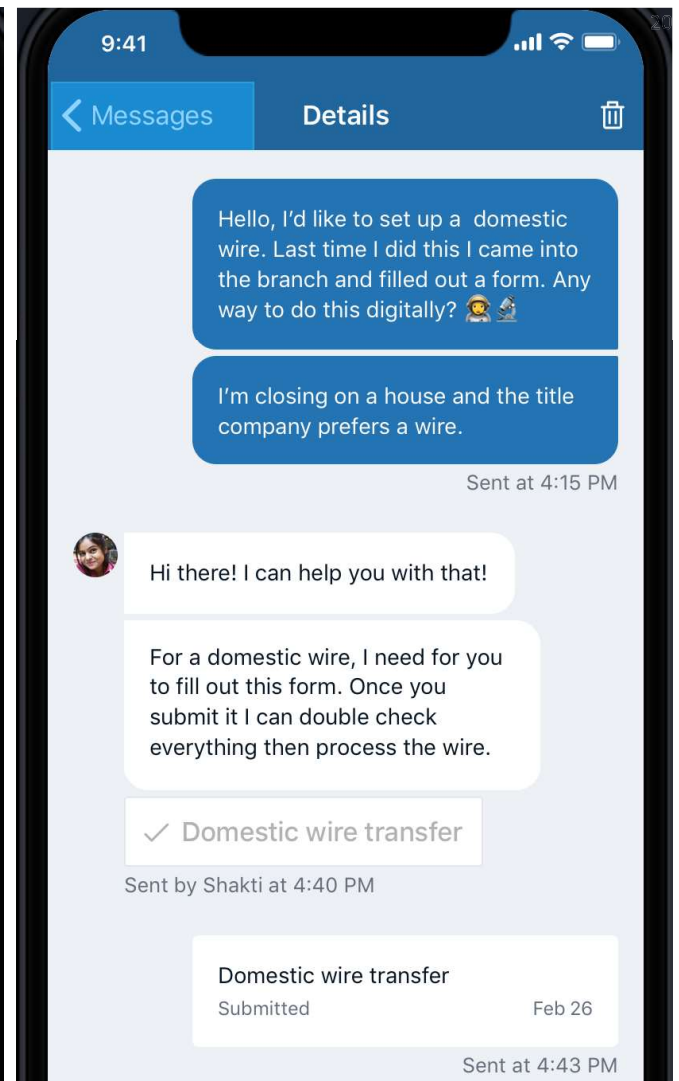
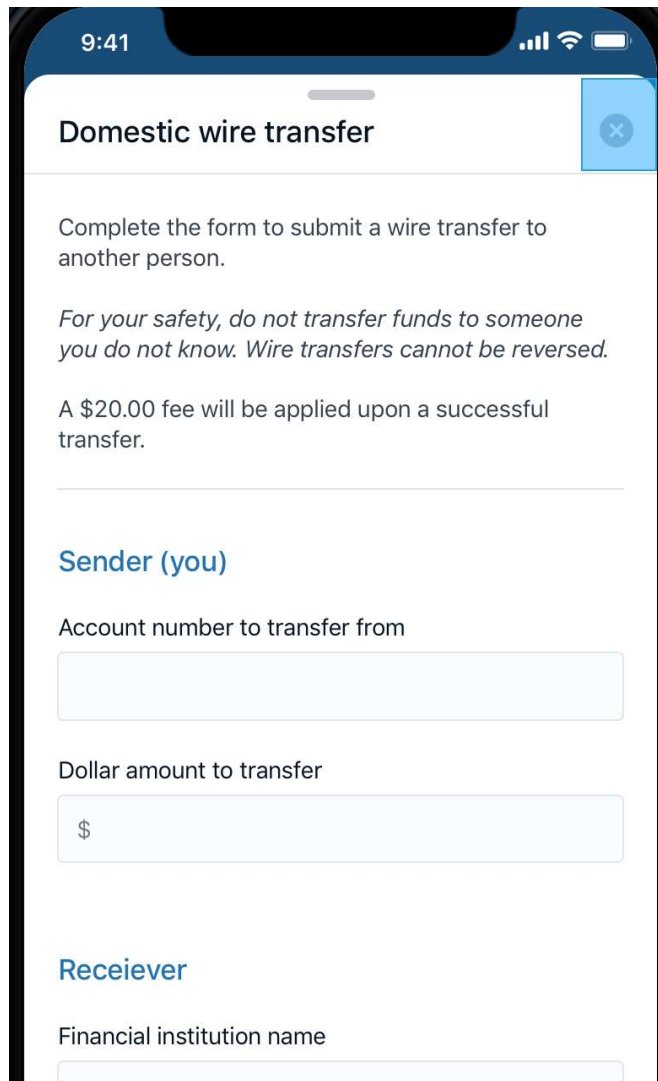
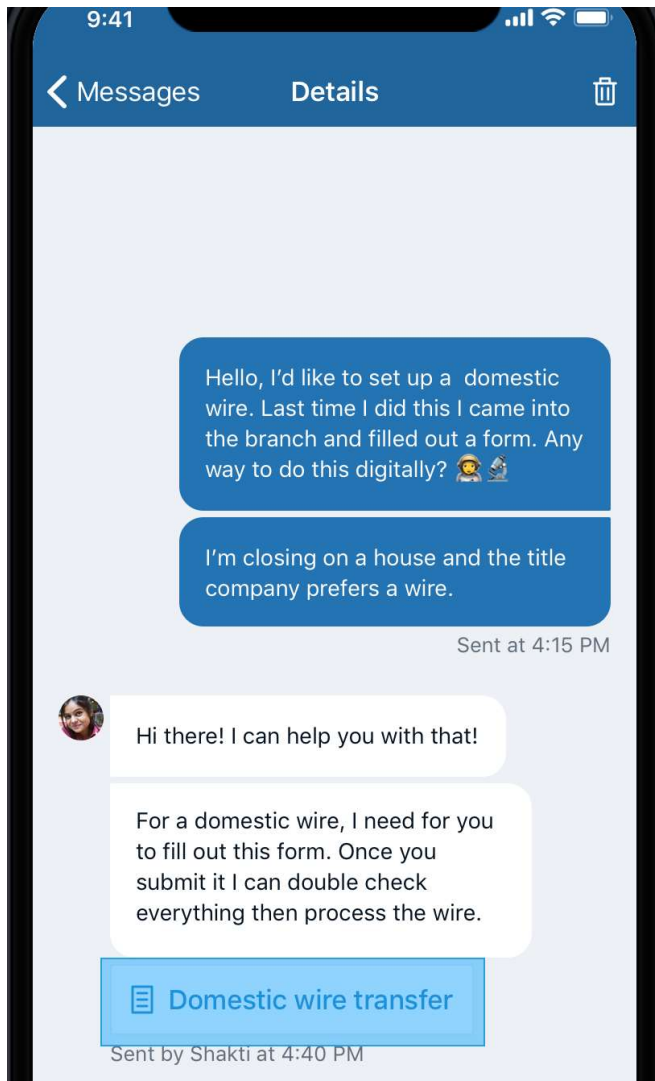
Mobile
(515) 555-8824

Home
(417) 235-6652

Work
(417) 235-4114

Work mobile
(417) 555-8965

lizlopez@example.com, Comment

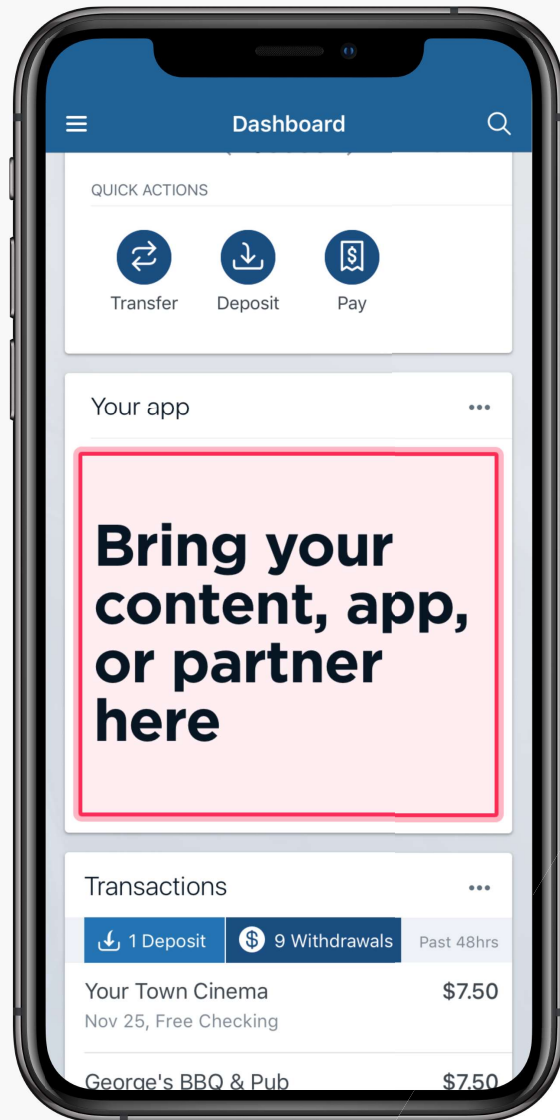


Banno :: Completion schedule

MARCH '19	APRIL '19	MAY '19	JUNE '19	JULY '19	AUGUST '19
MOBILE AND ONLINE					
<ul style="list-style-type: none"> User-provided memo text on immediate transfers Vizo check images Improving check image performance (O) Link to account opening from sign in page PSCU Access Point SSO Zelle enrollment Alloya / Suncorp check images Improving check image display Fiserv CheckFree SSO Attaching transactions in conversations Transitive account transfers - CU Demo site (O) 	<ul style="list-style-type: none"> iVia check images Zelle activity Zelle send money Attaching accounts in conversations Edit payee 	<ul style="list-style-type: none"> BDI SSO View check deposits in Online (O) Bit statements SSC Catalyst check images My card rules integration Offline mode for banks (O) CorporateOne check images Support page DMI SSO (O) Zelle respond to request QCash SSO (O) Zelle activity history Zelle (SilverLake) (M) 	<ul style="list-style-type: none"> Ensenta RDC integration Unlock user during account recovery SFS check images Travel notices (SilverLake) Show account & routing number Change address (M) MVI check images MFN SSO CardValet SSO (O) 	<ul style="list-style-type: none"> Change cash management password Doxim/Digital Mailer SSO Configure effective date display for transactions 	<ul style="list-style-type: none"> Self service account recovery from username Knowledge base CU loan payment - principal only OSI statements SSO Web push notifications (O) Migrate from Banno (M) TCI SSO
PEOPLE					
<ul style="list-style-type: none"> Alloya / Suncorp check images Reg D limit display - CU Add age restriction for enrollment page Xperience SSO 	<ul style="list-style-type: none"> iVia check images Conversation history 	<ul style="list-style-type: none"> Hide/show accounts My card rules integration Account ordering Add payment, payee, and transfer cards to people 	<ul style="list-style-type: none"> Ensenta RDC integration Travel notices (SilverLake) MVI check images 	<ul style="list-style-type: none"> Configure effective date display for transactions 	
<p> Completed BETA Internal milestone External dependency Timeline at risk Could get kicked</p> <p>(M) Mobile only (O) Online only</p> <p>(No icon is shown if a project is for both Mobile & Online.)</p> <p>Updated from 03/07/2019 export Dates do not include implementation © 2019 Jack Henry & Associates, Inc.®</p>					

Banno :: Completion schedule

MARCH '19	APRIL '19	MAY '19	JUNE '19	JULY '19	AUGUST '19
SUPPORT					
<ul style="list-style-type: none"> Support notifications Search and filter updates Attaching transactions in conversations 	<ul style="list-style-type: none"> Support initiated conversations 	<ul style="list-style-type: none"> Case ticketing Case tagging Attaching accounts in conversations 	<ul style="list-style-type: none"> Collision detection 	<ul style="list-style-type: none"> Knowledge base 	<ul style="list-style-type: none"> Web push notifications
REPORTS					
<ul style="list-style-type: none"> Conversations reporting 					
CMS					
<ul style="list-style-type: none"> Platform CMS 	<ul style="list-style-type: none"> Redirect management in CMS Server side ad rendering UI 	<ul style="list-style-type: none"> CSP security header enforcement Activate / deactivate pages Formbuilder 			<ul style="list-style-type: none"> Website greeting
MARKETING					
<ul style="list-style-type: none"> Updated reports UI 	<ul style="list-style-type: none"> Channels in campaigns 	<ul style="list-style-type: none"> Tracking known user impressions and clicks 	<ul style="list-style-type: none"> Reporting on known users in campaigns and audience 	<ul style="list-style-type: none"> Ads as structured data 	<ul style="list-style-type: none"> Ad serving in Banno Online Ad builder



API

SSO

UX

Innovate on your own with cards

- ✓ Open API coming soon
- ✓ SSO for authentication handshake
- ✓ Card framework for featuring your own content or mini apps

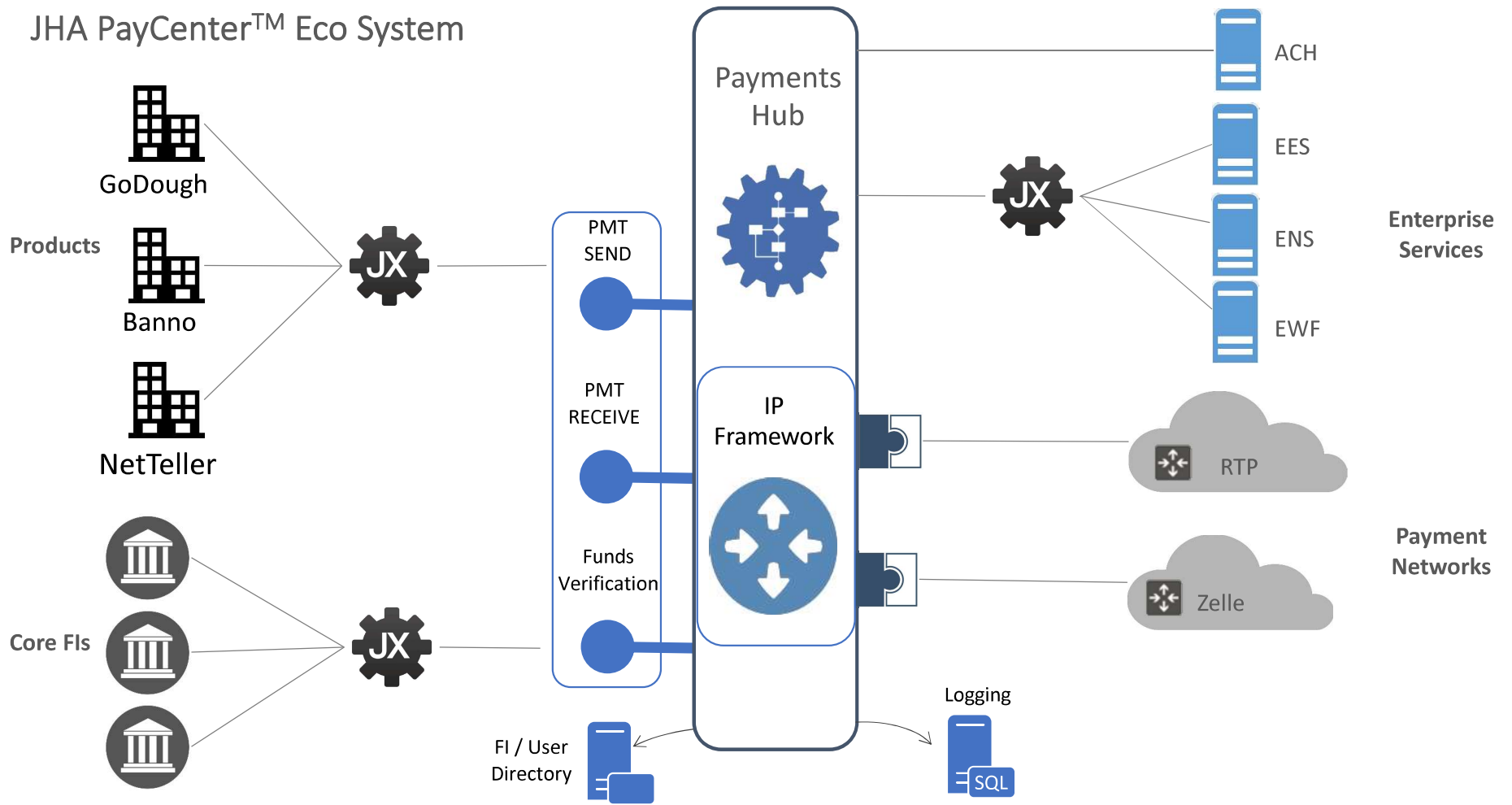


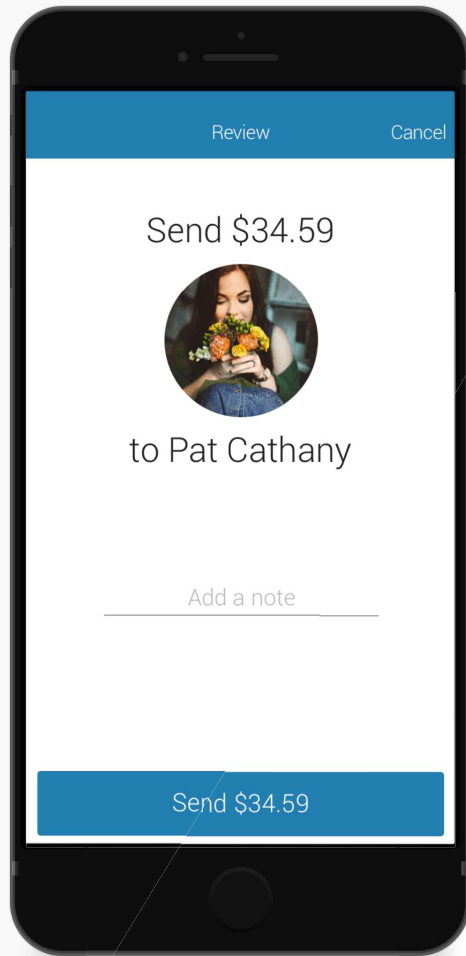
You're invited to our
Monthly Meetup

BannoSalesSupport@jackhenry.com

Digital Payments Update

JHA PayCenter™ Eco System





zelle®

iPay QuickPay

- iPay developed integration to Amazon's Alexa to provide a voice-driven experience for consumer bill pay.
 - Allows consumer bill pay users to quickly and securely complete bill payment activities such as:
 - Making a payment
 - Reviewing payment history
 - Checking on scheduled payments
 - Requires users to have a smartphone with the Alexa App installed, an Amazon account and Amazon enabled device.



iPay Card Funded Bill Payments – Target Q3 2019 GA

- iPay is developing a new feature for consumer bill pay to allow bill pay users to pay eligible payees with a debit or credit card. The new feature will:
 - Support any debit or credit card
 - Indicate which payees are eligible
 - Deliver near real-time payment confirmation from the payee
 - Provide FIs interchange revenue for payments processed with their issued cards

iPay CardPay: Linking your bill

Payments Payees Pay a person Transfers GiftPay Calendar My account Help



Welcome Web

Payments

Schedule

+Payee

Display ▾ Category ▾ Search

Pay To	Pay from	Amount	Payment date	Actions
Cable Company *4457 Spectrum Electronic New eBill due	Primary Checking *5678  Pay by card	\$ 0.00 Amt due: \$35.00	01/11/2019  Deliver by: 01/13/2019 Due by: 01/21/2019	Pay Pay Rush Pay Recurring Add Comment File eBill

“Pay by Card” link available for payees that can be paid by card



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