

Jack Henry & Associates, Inc.®

JHA Digital Channels Update

May 2017


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Sr. Solution Specialist – Digital Experience & Payments

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JHA's Continuous Improvement Strategy

Immediate

- NetTeller UI update (Theme 2)
- Commercial Cash Management module
- goDough Mobile enhancements
- Move NT Billpay (PowerPay) clients to iPay (120+ converted since July 2016)
- Introduction of Banno Mobile
- *New* - JHA Online Credentials Protection
- *New* - JHA Treasury Management
- *New* - JHA Online Financial Management (OFM) – powered by 

Future

- Banno Online (modern web app)
- Banno Financial Platform (single-platform experience)

NetTeller – 2016 Accomplishments

- Theme 2
- Vanity URL (.COM and .BANK)
- Password Strength Enhancements
- ESI – Same-Day Enrollment
- ACH Enhancements (Session Mgt, File Validation, Same-Day ACH)
- OnBoard Deposit integration (awaiting OnBoard deployment)
- Enterprise MFA

NetTeller 2017 Recent Accomplishments

- Input field and border contrast – Theme 2 (UI)
 - January 2017
- Display Transfer ‘To’ Balances
 - January 2017
 - Banking only
- Password Self-Reset for Back Office
 - March 2017
- Hover menus for third-level menu options
 - March 2017
- Hide Password Self-Reset for Cash Management users
 - March 2017
- Modify verbiage for optional ID changes during password change
 - March 2017
- Cash Management login (SSO) process – Early Adopter
 - April 2017

*requires contract

Internet Solutions Initiatives

Phase

Active

Planning

Future

CQ2 2017

- Pending Transaction Display – font/color controls
- JHA Online Credentials Protection™*
- JHA Online Financial Management (Geezeo)*
 - SSO
- Generic Tab
- Post-Login Action

CQ3 2017

- JHA Online Financial Management (Geezeo)
 - API Integration
- Password Strength
 - Increased encryption standards
 - Password Strength Meter
- ESI / 4|Sight Integration
- Address Change Form sent to Secure Message Center
- Sent Message view for end-user (Message Center)
- ACH Quick Delete for Small Business Cash Management

*requires contract

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Cash Management Solutions

JHA Cash Management Product Suite

* Requires new agreement

JHA Small Business Cash Management™

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
Ready	Aug 13 Payroll	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Direct Batch	PPD	Brannon-Management		\$0.00	\$200.00	None		Select options...
Ready	Disney	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Hydra Batch	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Issued Batch	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Oct Payroll	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Oct 13 Payroll	PPD	Brannon-Management		\$0.00	\$2,001.00	None		Select options...
Ready	Sept 1 Payroll	PPD	Brannon-Management		\$0.00	\$2,025.97	None		Select options...
Ready	Wallo	PPD	Brannon-Management		\$0.00	\$1,025.00	None		Select options...
					Total \$0.00	\$16,174.00			

- Basic Information Reporting
- Basic Wires
- Basic ACH
- Positive Pay Check and ACH

JHA Commercial Cash Management™*

Account	Date	Ref Num	Total	Statement Description	Debit	Credit	Balance
JAN19 8902	07/26/2016	897	19	Trans 027	(26,401)		1,817,474.24
JAN19 8902	07/26/2016	828	89	Trans 026	(85,873)		1,817,388.39
JAN19 8902	07/26/2016	825	90	Trans 025	(29,446)		1,817,093.98
JAN19 8902	07/27/2016	863	146,000.00	ACH001 - Trans Company CO Sp-		4,871.00	1,817,139.98
JAN19 8902	07/27/2016	862	146,000.00	ACH001 - Trans Company CO Sp-		36,000.00	1,819,139.98
JAN19 8902	07/26/2016	194		Transfer to Local Aut Btl	(200,000)		1,819,139.98
JAN19 8902	07/26/2016	194		Transfer to Local Aut Btl	(200,000)		1,819,139.98
JAN19 8902	07/26/2016	194		Transfer to Local Aut Btl	(200,000)		1,819,139.98

- Small Business CM PLUS...
- New Information Reporting
- Usability Improvements
- Future-Dated Wires
- New Alerts
- Recurring Payments ACH and Wires
- Requires SilverLake R2016

JHA Treasury Management™*

Dashboard showing financial metrics:

- Revenue: \$1,245,123.45
- New Deposits: \$1,245,123.45
- Current Balance: \$1,245,123.45

Key features visible in the interface include:

- My Accounts: Overview of various bank accounts.
- Bank Balances: Real-time balance tracking.
- Interim Payments: Management of recurring payments.
- Payments Pending Register: List of pending transactions.

- New product built from the ground up
- Focused on transaction workflow
- More robust feature set for mid-tier market
- Not NetTeller dependent
- Initial Release in 2017

JHA Commercial Cash Management (CCM)

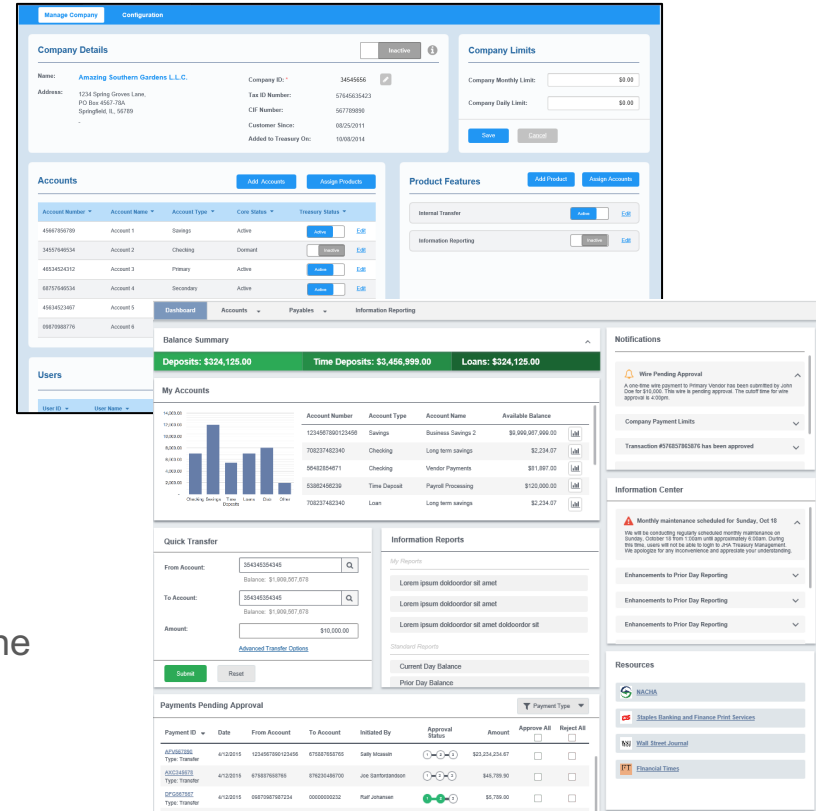
- CCM General Availability (Baseline) – July 2016
- CCM Installations / Contracts
 - **Clients = 61**
 - Baseline CCM Installed – 44 clients
 - Baseline CCM to be Installed – 17 clients
 - **Installed Banks (By Asset Size)**
 - Smallest Bank – \$10.8M
 - Largest Bank – \$6.7B

CCM - Features

ACH	Wires	ARP / Positive Pay	Information Reporting	Additional Alerts
Validate Routing Number	Future Dated	Pay All & Return All Items	Summary	Email Address Change
Quick Edit Addenda Record	Wire History	Return Items	Activity	Phone Number Change
Pending Approval	Recurring Wires	Secure Email	Saved	Entitlements
Quick Edit Only		Check Exception Items		ACH - Add/Edit/Delete/Batch
Quick Delete		Upload Formats		Wires - Add/Edit/Delete
Batch Ready		ACH Filters		ACH - Pending Approval
ACH History		ACH Exception Items		Wires - Pending Approval
Recurring ACH				

JHA Treasury Management

- Modern & Responsive User Experience
- Full integration with SilverLake, including Account Analysis
- Intuitive and workflow driven Back Office
 - ❑ Dashboards for cash positions and activities
 - ❑ User driven reporting capabilities
 - ❑ Workflow driven payments
 - ❑ Enhanced user admin functions
 - ❑ Analytics to understand how your customer uses the products
 - ❑ Informative Notifications, Reminders and Alerts



Treasury Management Functionality

Dashboard	ACH	Wires	ARP/Positive Pay	Information Reporting
<ul style="list-style-type: none"> • Accounts • Alerts / Notifications • Quick Transfer • Info Reporting • Information Center • Payments Pending Approval • Resources • Dashboard Configuration • Dashboard Personalization 	<ul style="list-style-type: none"> • ACH Batch List • Create/Edit/Delete ACH Batch • Upload ACH Batch • Define Import Layout • ACH Payment List • Create/Edit/Delete ACH Payment • Recurring ACH • Future Dated ACH • Approvals • Download NACHA File 	<ul style="list-style-type: none"> • Wire Payment List • Beneficiary List • Create/Edit/Delete Beneficiary • Domestic Wires • International Wires • Recurring Wires • Future Dated Wires • Approvals 	<ul style="list-style-type: none"> • Define File Formats • Upload/Create Issued Items File • ARP Exception Items List • Manage Exception Items • Download ARP Output Files • View ACH Filters • Manage ACH Exception Items 	<ul style="list-style-type: none"> • IR Dashboard • Current Day Balances • Current Day Transactions • Prior Day Balances • Prior Day Transactions • Date Range Balances • Date Range Transactions • EDI • My Reports

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** Requires new agreement*

Treasury Management Functionality

Accounts

- Account List
- Transaction History
- View Check Image
- Research Transactions

Transfers

- Transfer List
- One-to-One Transfers
- Bulk Transfers
- One-to-Many Transfers
- Many-to-One Transfers
- Recurring Transfers
- Future Dated Transfers
- Approvals

Stop Payments

- Stop Payment List
- Add New Stop Payment
- Add New Stop Payment Range
- Cancel Stop Payment

Additional Features

- User Admin/Approvals
- Authentication - MFA / OOB
- User Administration
- Terms & Conditions
- SSO
- Bill Pay, RDC, ESI Integration
- Account Analysis

FI Back Office

- Company List/Search
- Onboard Company
- Company Profile
- Associated Company
- Login Parameters - FI and Company
- Configuration Settings - Dashboard, Products, Processing, Tran Code
- User Admin/Approvals
- Admin Reports

* Product scope subject to change

Treasury Management

Consistent Navigation

Jack Henry Banking
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DASHBOARD ACCOUNTS PAYABLES INFORMATION REPORTING ADMIN

Balance Summary

Deposits: \$7,402,131.58 Time Deposits: \$1,385,664.55 Loans: \$1,487,162.88

My Accounts



Account Number	Account Type	Account Name	Available Balance
5984652	Checking	Primary Checking	\$120,293.79
100052141	Checking	Vendor Payments	\$1,516,260.37
100063251	Checking	Receivables Checking	\$352,853.31
478536952147	Savings	Business Savings	\$1,112,083.49
71352441	Checking	Utilities Checking	\$6,608.39

Notifications

- Wire Pending Approval
- Alert
- Returned Bill Pay Item

Information Center

- Monthly Maintenance scheduled for Sunday, May 21
- Enhancements to Prior Day Reporting
- Errors with Quicken and Quickbooks downloading

Quick Transfer

From Account: * Q

To Account: * Q

Amount: *

[Advanced Transfer Options](#)

Information Reports

My Reports

- Prior Day ACH Transactions
- All Account Balances - Last 7 Days
- Current Day Transfers - All Accounts
- Current Day Transfers - Loan Accounts

Resources

- NACHA
- WSJ Wall Street Journal

FI Managed Information

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Treasury Management

jack henry Banking
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Notifications | Cut-Off Times | Hi, 2

[DASHBOARD](#) |
 [ACCOUNTS](#) |
 [PAYABLES](#) |
 [INFORMATION REPORTING](#) |
 [ADMIN](#)

Run Reports < **Current Day Balance Report: 1/18/2017** [Email](#) [Download](#) [Print](#)

Total Checking Balance: **\$2,863,300.90** |
 Total Savings Balance: **\$26,745,497.12**

Sort by most columns

Account Number	Account Name	Category	Current Balance	Available Balance	Collected Balance	Debits	Credits	Float
498743501	Business Savings 2	Savings	\$1,492,009.56	\$1,492,009.56	\$1,492,009.56	Debits: 0	Credits: 0	1 Day: 2 Day: 3 Day:
3632541741	Long term savings	Savings	\$8,552,594.07	\$8,552,594.07	\$8,552,594.07	Debits: 0	\$460,440.00 Credits: 28	1 Day: 2 Day: 3 Day:
1047866981547	Payroll Processing	Checking	\$736,551.06	\$736,551.06	\$736,551.06	\$92,400.02 Debits: 48	\$198,632.92 Credits: 19	1 Day: 2 Day: 3 Day:
1095658842356	Rental Income	Checking	\$249,428.60	\$249,428.60	\$249,428.60	\$52,365.29 Debits: 85	\$9,256.31 Credits: 22	1 Day: 2 Day: 3 Day:
1234567891234561	Primary Checking	Checking	\$120,293.79	\$120,293.79	\$120,293.79	\$11,874.65 Debits: 22	\$16,147.42 Credits: 19	1 Day: 2 Day: 3 Day:
1234567891234562	Vendor Payments	Checking	\$1,516,260.37	\$1,516,260.37	\$1,516,260.37	\$54,321.16 Debits: 63	\$87,641.68 Credits: 95	1 Day: 2 Day: 3 Day:
1234567891234563	Receivables Checking	Checking	\$352,853.31	\$352,853.31	\$352,853.31	\$250,000.00 Debits: 1	\$269,417.19 Credits: 58	1 Day: 2 Day: 3 Day:
1234567891234564			\$17,112,083.49	\$17,112,083.49	\$17,112,083.49	\$49,250.00 Debits: 12	Credits: 0	1 Day: 2 Day: 3 Day:
1234567891234565			\$6,608.39	\$6,608.39	\$6,608.39	\$6,239.21 Debits: 15	\$4,800.00 Credits: 1	1 Day: 2 Day: 3 Day:

Layers of Filtering

REPORT FILTER
 * Indicates required field
 Report Type: * **Balance**
 Date: * **Current Day**
 Account Type: * **Multiple Selected**
 Account: * **All Selected**
 Sort By: **Account Number**
 Ascending Descending

[Run Report](#) [Save](#) [Reset](#)

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Treasury Management

Jack Henry Banking

Notifications Cut-Off Times Hi, 2

DASHBOARD ACCOUNTS PAYABLES INFORMATION REPORTING ADMIN

Search Recurring ACH Payments **Recurring ACH Payment List** Create New Payment Email Download Print

Transaction ID	Batch Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Debit Amount	Credit Amount	Frequency	Next Payment Date	Status
1234512	TestTest	Company Name A	SEC	01/18/2017	01/18/2017	\$24.00	\$40.00	Weekly	10/31/2017	Pending Approval 1-2-3 Cancel
1234513	TestTest	Company Name A	SEC	01/18/2017	01/18/2017					Approval Rejected Cancel
1234514	TestTest	Company Name A	SEC	01/18/2017	01/18/2017					Approval Rejected Cancel
1234515	TestTest	Company Name A	SEC	01/18/2017	01/18/2017	\$24.00	\$40.00	Quarterly	10/30/2016	Approval Rejected Cancel
1234516	TestTest	Company Name A	SEC	01/18/2017	01/18/2017	\$24.00	\$40.00	Every Six Months	03/01/2017	Approval Rejected Cancel
1234517	TestTest	Company Name A	SEC	01/18/2017	01/18/2017	\$24.00	\$40.00	Every Six Months	03/01/2017	Completed
6 Results						\$144.00	\$240.00			

Clear statuses

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Treasury Management



Information Reporting

Filter Reports

All Reports Favorite Reports Custom Reports Standard Reports

Prior Day Transactions - for last 3 days
CUSTOM
Description for Date Range Transaction.
Run Report Favorite Delete

Date Range Transaction
STANDARD
Description for Date Range Transaction.
Run Report Favorite

Prior Day Transactions - Primary Accounts
CUSTOM
Description for Date Range Balance.
Run Report Favorite Delete

Wire Debits - Last 30 Days
CUSTOM
Description for Date Range Balance.
Run Report Favorite Delete

Current Day Credits - All Accounts
CUSTOM
Description for Date Range Balance.
Run Report Favorite Delete

Date Range Balance
STANDARD
Description for Date Range Balance.
Run Report Favorite

Current Day Transfers - Loan Accounts
CUSTOM
Description for Prior Day Transaction.
Run Report Favorite Delete

Prior Day Transaction
STANDARD
Description for Prior Day Transaction.
Run Report Favorite

Current Day Transfers - All Accounts
CUSTOM
Description for Current Day Transaction.
Run Report Favorite Delete

Current Day Transaction
STANDARD
Description for Current Day Transaction.
Run Report Favorite

All Account Balances - Last 7 Days
CUSTOM
Description for Prior Day Balance.
Run Report Favorite Delete

Prior Day Balance
STANDARD
Description for Prior Day Balance.
Run Report Favorite

Prior Day ACH Transactions
CUSTOM
Description for Current Day Balance.
Run Report Favorite Delete

Current Day Balance
STANDARD
Description for Current Day Balance.
Run Report Favorite

goDough®

goDough® - 2016 Accomplishments

- RDA – Self Registration
- View Check Images & Deposit Sets
- View Statements
- Remember Me
- Touch ID (iOS)
- Change Account Display Order
- Show/Hide RDA Velocity Limits
- Password Change Enhancements

goDough Mobile

goDough Version 4.x (Now Available)

- UI / UX Update
- iPay Bill Payment Enhancements (Add/Edit/Delete Payees)
- Android biometric access
- Updated branding and Back Office experience

In Planning:

- JHA Online Credentials Protection integration
- JHA OFM (Geezeo) integration
- Enhanced Card Management/Controls (OnDot)

Banno Financial Platform

Top Digital Banking Trends

- **Using Customer Data & Analytics to Drive Contextual Experiences/Segmentation**
- **Expedited Deployment of Digital Delivery**
- **Mobile-First Design**
- **Intelligent digital marketing**
- **Faster Payments**
- **Artificial Intelligence (AI)/ Chatbots**
- **Modern Security and Authentication methods**

Customer Journey

	Smartphone	Tablet	Desktop	Call Center	Branch
DISCOVERY	✓	✓	✓		
SELECTION		✓	✓		
APPLICATION		✓	✓	✓	
Q&A			✓	✓	✓
FULFILLMENT					✓
STATUS		✓	✓		

The screenshot shows the homepage of YourFI. At the top, the browser address bar displays `https://kernel.banno.com`, which is highlighted with a red box and labeled "Web Domain". Below the navigation bar, the "Online Banking Login" section is highlighted with a red box and labeled "Online Banking". The main content area features a large banner for a CD promotion, with the text "Build a long-term strategy for a financially secure future." and "Get a CD with our highest fixed rate for a fixed term." This section is highlighted with a red box and labeled "Marketing". At the bottom, the "Free Checking, Free Toaster" offer is highlighted with a red box and labeled "Acct Opening".

Net Teller

<https://netteller.com/home> **OLB Domain**

Home Contact Info Log Out

OVATION

My NetTeller Accounts Bill Center Transfers Alerts My Finance E-Docs Other Services

Home Configure My NetTeller **User Settings** Clear Checks Current Rates Open a New Account

Transfer

Transfer Amount: \$0.00

From Account: Select

To Account: Select

Transfer Funds

My Accounts

Bill Pay

Account	Balance	Info	Holds
D Business Checking	31,747.35	Info	Holds
D Money Market	18,720.72	Info	Holds
S Primary Savings	291.98	Info	Holds
D 0000030093 S10	23,827.02	Info	Holds
S Safe Deposit Box	0.00	Info	Holds
L Mortgage Loan	157,506.17	Info	Holds
S 1D 6M CD 0025	18,270.35	Info	Holds
S Roth IRA 18 Month	36,854.88	Info	Holds
S IRA 60 Month	36,133.68	Info	Holds
L Personal Loan	10,028.83	Info	Holds

E-Stmtnt

FAQ

The right column has FI-specific information.

Learn more

Welcome

JON HARVEY & AFFILIATES, LTD.
jharvey@jonharvey.com

Chat

Update

Last Login: 12/05/2014 - 08:20:07 AM

Spending Chart

June 2013

Mortgage 30% \$2,302

Mortgage Entertainment
 Utilities Groceries/Food
 Auto

Recent Transfers

Date	Name	Balance	View
12/05/14	Business Checking > Primary Savings	2,500.00	View
11/16/14	Money Market > 0000030093 S10	500.00	View
11/05/14	Primary Savings	291.98	View
D	0000030093 S10	23,827.02	View

Marketing

Design your own online banking experience.

PFM

Scheduled Transfers

amazon.com

Discover beautiful things on Amazon, updated daily [SHOP](#)


amazon Prime

All

Shop by Department Derik's Amazon.com Today's Deals Gift Cards Sell Help

Hello, Derik [Your Account](#) [Your Prime](#) [Wish List](#) [Cart](#)

Mother's Day is May 10



amazon fireTV

\$99

Recommendations for You in Electronics



INFINITI.

SIX CYLINDERS DIRECTLY CONNECTED TO YOUR FOUR CHAMBERS.

Direct Adaptive Steering. Only on the Infiniti Q50.*

[▶ LEARN MORE](#)

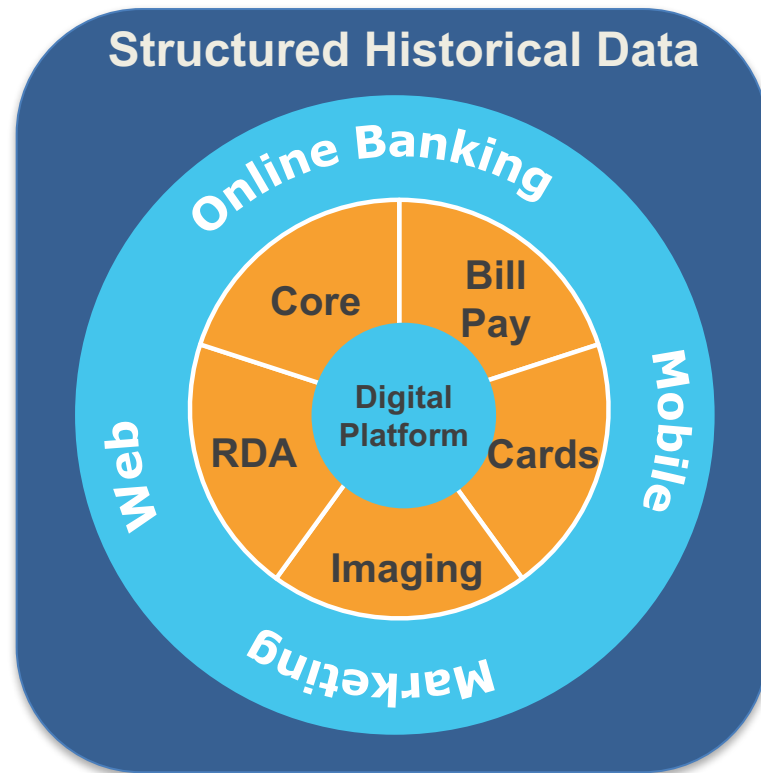
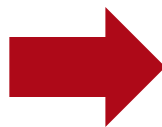
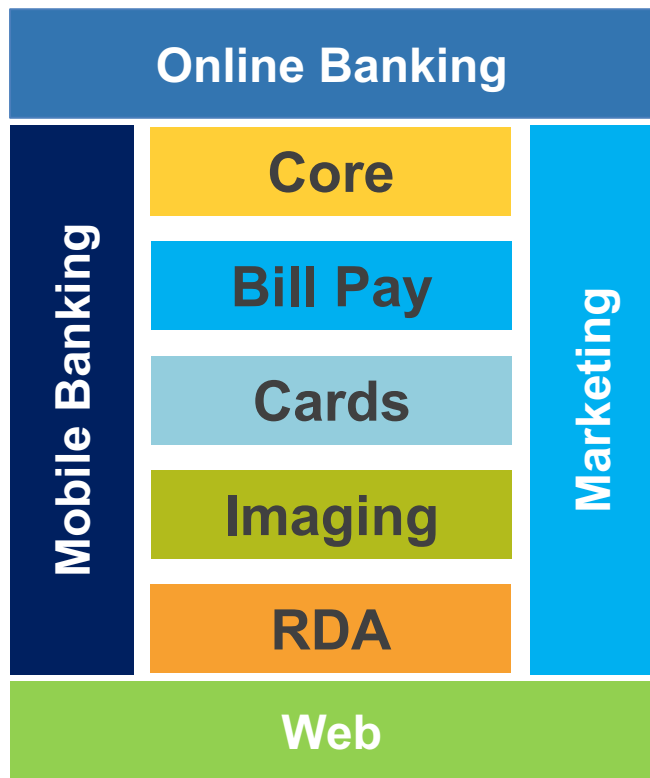


*Available feature. Direct Adaptive Steering. See owner's manual for details. Infiniti Q50 © 2016 INFINITI

[Ad feedback](#)

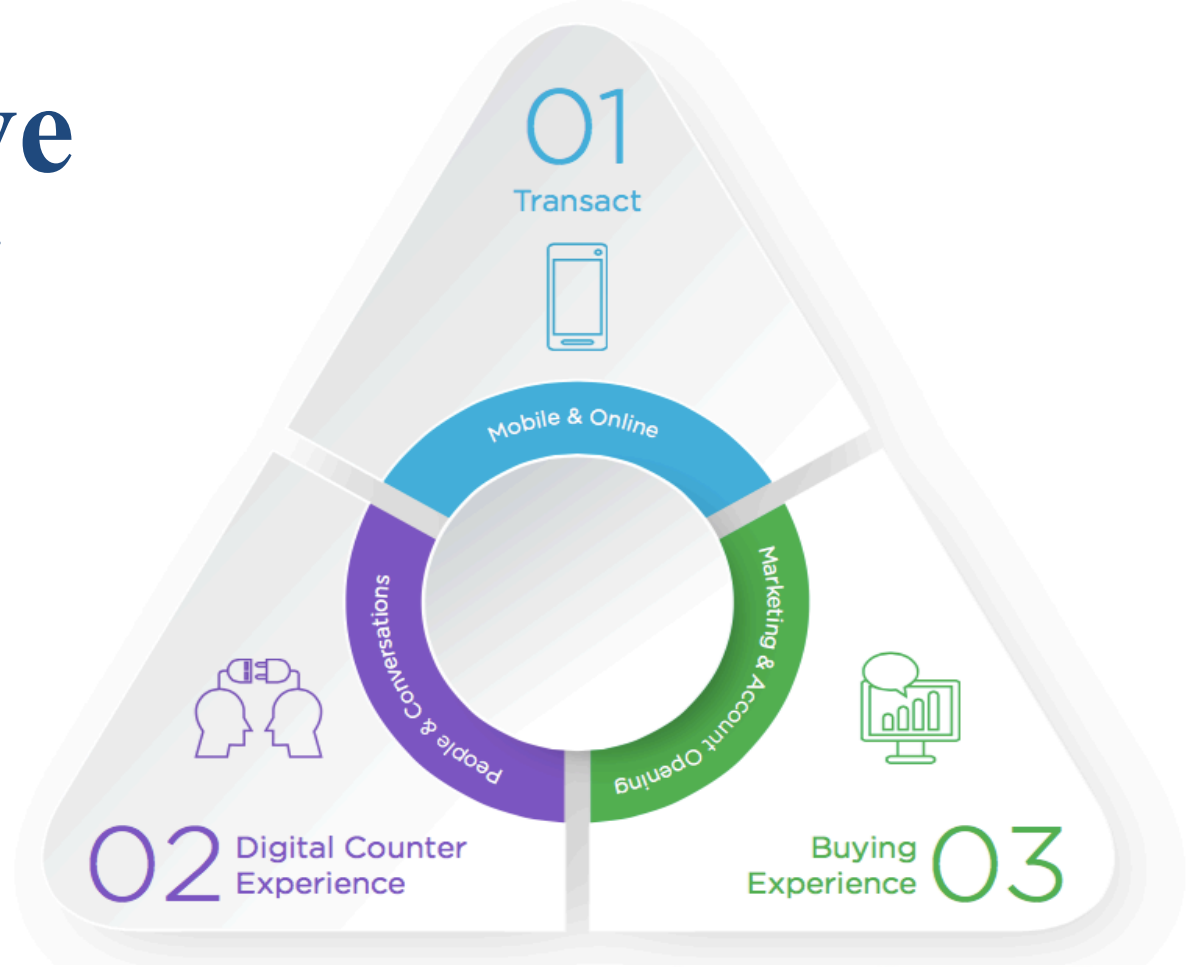
Digital Platform Transformation

Paradigm shift from point solutions to digital platform



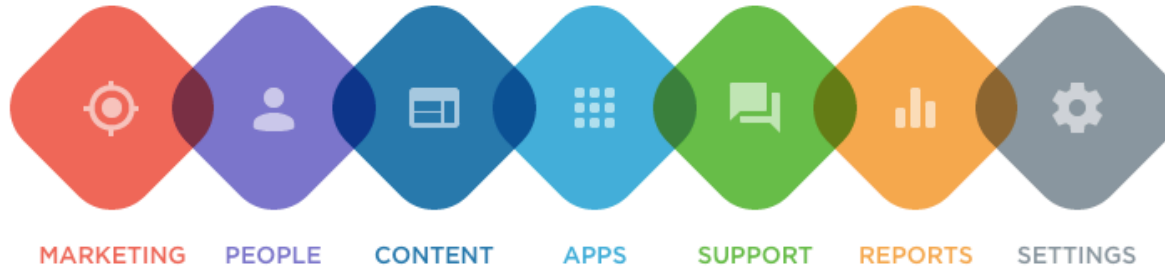
We believe

The best banking experience is a personal one.

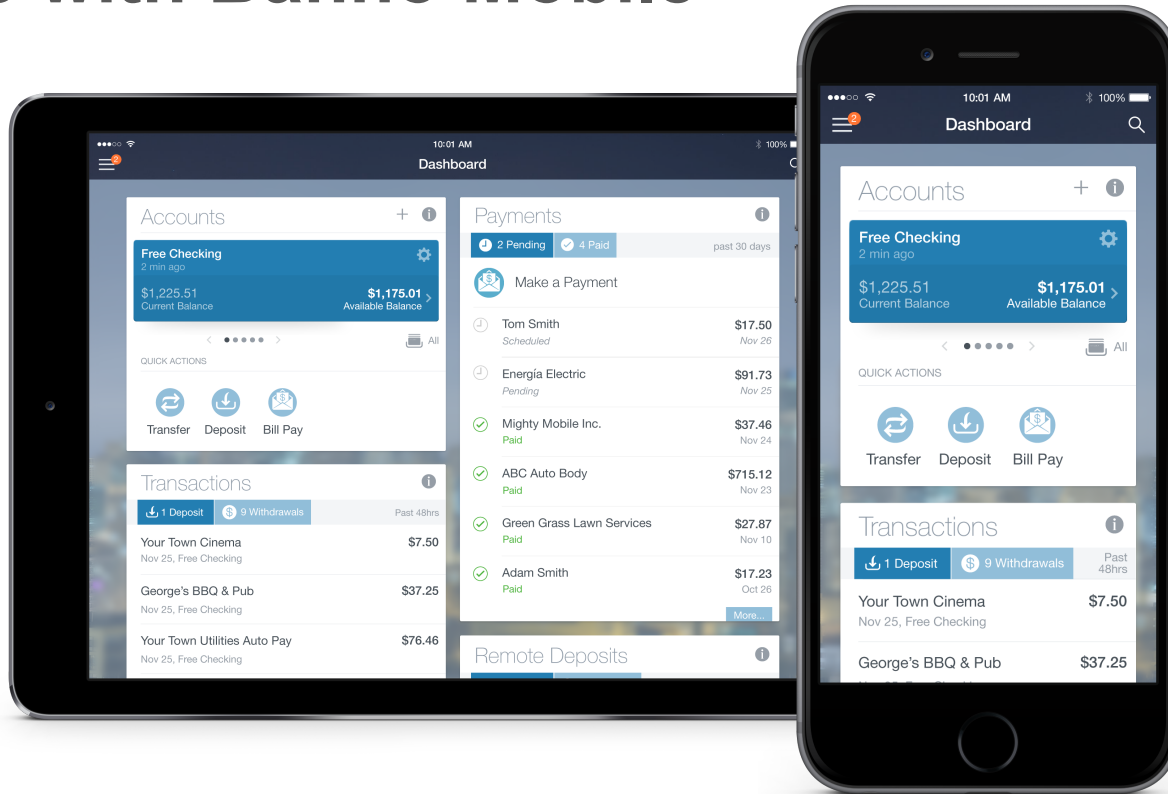


Banno Financial Platform

Meet the Platform



Starts with Banno Mobile™

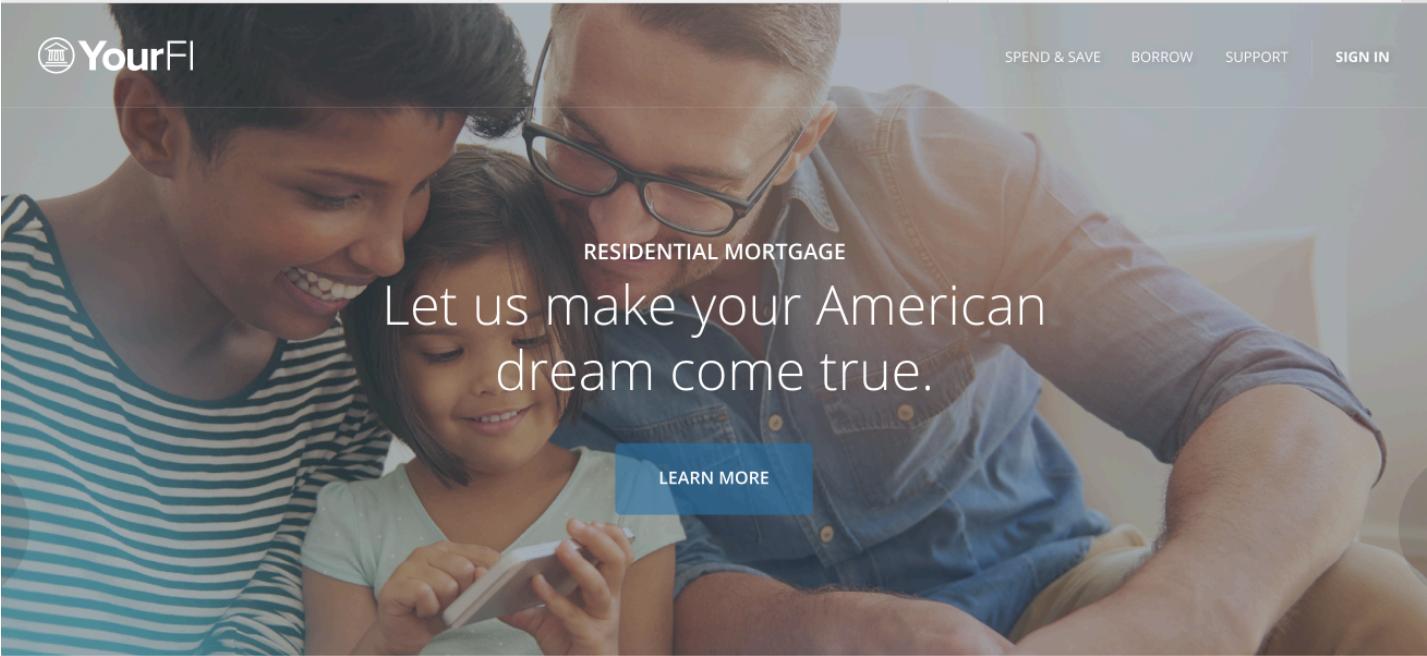


Follow with Banno Online

The screenshot displays the YourFI online banking interface. At the top, there is a blue navigation bar with the YourFI logo, menu items for Dashboard, Move money, and Messages, and a user profile for Nick. The main content area is divided into several sections:

- Accounts:** A list of four accounts: Checking (\$6,737.24 Available), Savings (\$10,351.23 Available), Credit Card (\$6,737.24 Balance), and Car Loan (\$12,397.23 Balance).
- Recent Activity:** A section showing scheduled activities and transactions. It includes a calendar icon and a dropdown for 2 scheduled activities. Transactions listed include College Square Cinema (Pending, 45.10), Direct Deposit (Checking, +1,534.23), and Best Buy (35.80).
- Move Money:** A section with three options: Transfer, Pay a Bill, and Pay a Person.
- Messages:** A section with three messages: Start Your Journey (7:30 am), Auto Loans (June 24), and Mobile Banking (June 24). A View all button is present at the bottom.

A blue button labeled "Switch back to older version" is located at the bottom right of the dashboard.



RESIDENTIAL MORTGAGE

Let us make your American dream come true.

LEARN MORE

New around here?

We offer serious savings and better deals across the board — everything from credit cards and auto loans to mortgages and checking accounts.

[Everday banking](#) | [Home Loans](#) | [Credit Cards](#) | [Find a Branch](#)

Smart Money Market

0.65% APR

\$20,000 minimum balance.

Hot Mortgage Rate

4.25% APR

Fixed for 3 years. Minimum 20% equity.



Username

Password

Remember me

[Need help?](#)

Login

[Create an Account](#)

New around here?

We offer serious savings and better deals across the board — everything from credit cards and auto loans to mortgages and checking accounts.

[Everday banking](#) | [Home Loans](#) | [Credit Cards](#) | [Find a Branch](#)

Hot Mortgage Rate

→ 0.65%
APR

\$20,000 minimum balance.

→ 4.25%
APR

Fixed for 3 years. Minimum 20% equity.



Try the new design

Be the first to experience our new online banking platform. It's easy to use and works on all your favorite devices. Try it out and explore. If you prefer the current site, you can easily switch back at any time. Enjoy!

Maybe later Try it now

New around here?

We offer serious savings and better deals across the board — everything from credit cards and auto loans to mortgages and checking accounts.

Everyday banking | Home Loans | Credit Cards | Find a Branch

Hot Mortgage Rate

0.65% APR
\$20,000 minimum balance.

4.25% APR
Fixed for 3 years. Minimum 20% equity.

Accounts + ⚙

Checking

YourFI ****1234

\$6,737.24

Available

Savings

YourFI ****2345

\$10,351.23

Available

Credit Card

YourFI ****3456

\$6,737.24

Balance

Car Loan

YourFI ****3456

\$12,397.23

Balance

Recent Activity 🔍

📅 2 scheduled activities ▼

JUL
20 *College Square Cinema*
Pending

45.10

JUL
19 **Direct Deposit**
Checking

+ 1,534.23

JUL **Best Buy**

35.80

Move Money



Transfer



Pay a Bill



Pay a Person

Messages

● **Start Your Journey** 7:30 am

Curabitur pretium leo quam, eget hendrerit arcu facilisis lefo eget...

● **Auto Loans** June 24

Whether you want a loan to buy a new or used car – or to refina...

Mobile Banking June 24

Our mobile banking product is a smart and intuitive app for iOS a...

[View all](#)

[Switch back to older version](#)

Ovation Bank 1 | 663 W Hwy 60 | Monett MO 65708

Set As Start Page | [Configure This Page](#)

Messages + ×

No new Secure Messages

[Send Message](#)

Transfer + ×

Transfer \$:

From:

To:




[Transfer](#)

TheWayiPay ×

My Accounts ⚙ + ×

Name	Balance	View
D Main Checking	114,138.69	Info
D Money Market Account	1,910.15	Info
D Rainy Day Account	2,005.11	Info

Make Payments ×

Payee:	Amount:	Account:	Payment Date:
ALLIED TRASH	0.00	Primary Account	7/14/2016 
CHASE CREDIT CARD	0.00	Primary Account	7/14/2016 
STACY BISHOP	0.00	Primary Account	7/14/2016 

[Make Payment](#)

Did You Know + ×


...your Alerts and Secure messages can be accessed from this page?

[Find out more...](#)

Welcome

Richard Reuben Millbern
 mjacques@ovationbank.net
[Change](#)

Last Login:
 07/11/2016 - 04:40:49 PM






Leigh Hibell + VIP
leigh.hibell

🗣️ Verbal passphrase

🕒 Today at 12:32 pm

👤 Primary account holder
2 other accounts

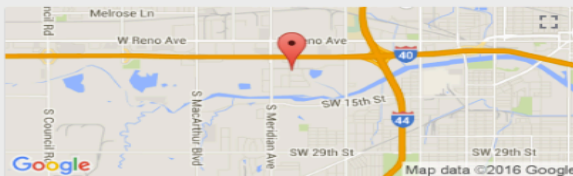
🏠 4248 Highline Blvd
Oklahoma City, OK
731080000

📞 +1 (405) 555-0101

✉️ leigh.hibell@gmail.com

🔒 ... 4014

📅 November 9, 1989 (26)



Demographics

Segments
Acquisition, High net worth, Millennial

Employment
VP of Design at Northern Iowa Therapy
since 2011

Gender
Male

Branch
12 - Ansborough Branch

Accounts

Your Checking \$6,737.24
Checking - x5881 balance

Your Savings \$10,351.23
Savings - x5882 balance

Your Money Market \$12,550.91
Money Market - x5883 balance

Blue Cash Preferred \$0.00
Credit Card - x1238 balance

Permissions

- RDC
- Bill pay
- P2P transfers
- Inbound external transfers
- Outbound external transfers
- Card management

MORE PERMISSIONS

Recent transactions

📅 2 scheduled transfers

TODAY

TRANSFER TO YOUR MORTGAGE 500.00
Pending

TRANSFER FROM YOUR SAVINGS +500.00
Your Mortgage

TRANSFER FROM YOUR CHECKING +20.00
Your Savings

TRANSFER TO SAVINGS 20.00
Your Checking

JUNE 23, 2016



OVERVIEW

ACCOUNTS

ACTIVITY

NOTIFICATIONS

PERMISSIONS



Search for someone else



Leigh Hibell + VIP

leigh.hibell



Verbal passphrase



Today at 12:32 pm



Primary account holder

2 other accounts



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... 4014



November 9, 1989 (26)

Today

ALL EVENTS

JUNE 5, 2016 - JULY 5, 2016

9:21 pm



Transfer for \$20.00 scheduled



5:03 pm



Paid Electric Utilities Inc \$54.32



5:01 pm



Attempted a transfer but failed

8:06 am



Josh Sadler enabled RDC for Leigh

Yesterday

6:52 pm



Deposited a check for \$100.00



4:19 pm



Registered a new device



ENGAGEMENT

App usage

MONEY MOVEMENT

Bill pay

Transfers

Remote deposit capture

Exports

App usage

ACTIVE USERS

1,160

TOTAL USERS

1,248

SIGN UPS

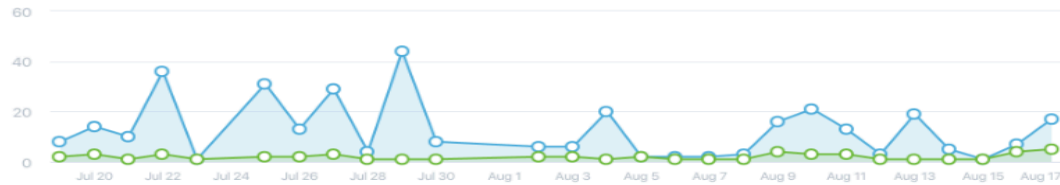
16

RETENTION

93.3%

Logins

DAY WEEK MONTH

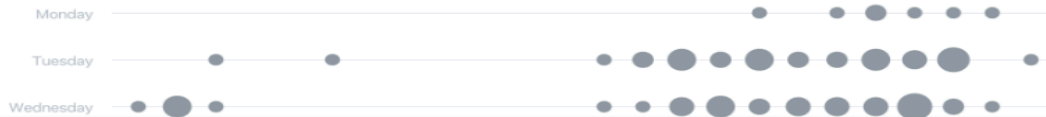


Logins
70,246

Unique logins
1,133

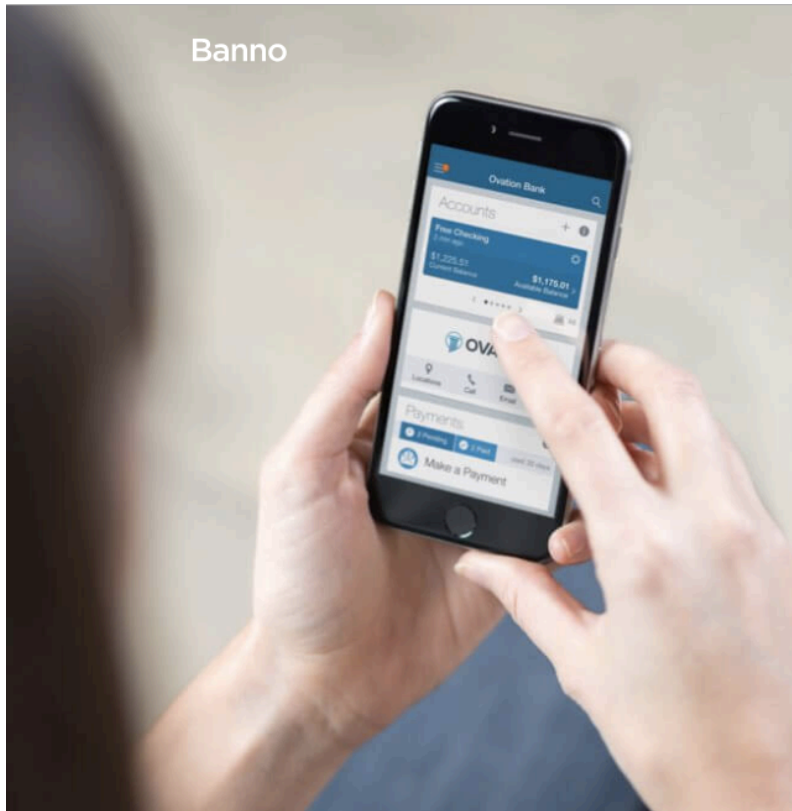
The average user logged in 2.1 times per day.
There were an average of 2,379.3 logins per day.

Average logins by time of day



Banno Update - Talking Points

- “Early Adopter” Banks will begin testing Banno Online this quarter
- Banno Online development will catch up with Banno Mobile by April (feature parity across mobile & online moving forward)
- Target to have Banno Online available as a replacement for NT Consumer is EOY 2017
- Banno Online Small Business/Commercial functionality targeted for mid-2018
- Not a conversion for NetTeller/goDough end-users
- JHA’s continuous investment into Banno team:
 - 78 employees at acquisition to now 125
 - Internship Program: 25-30 interns at a time. Hire ~70% of seniors at graduation
 - Planning to bring on 5 more engineers within the next 90 days



Banno

Apps

Enterprise tools

Web ▾

Sign in

Let's talk

Apps

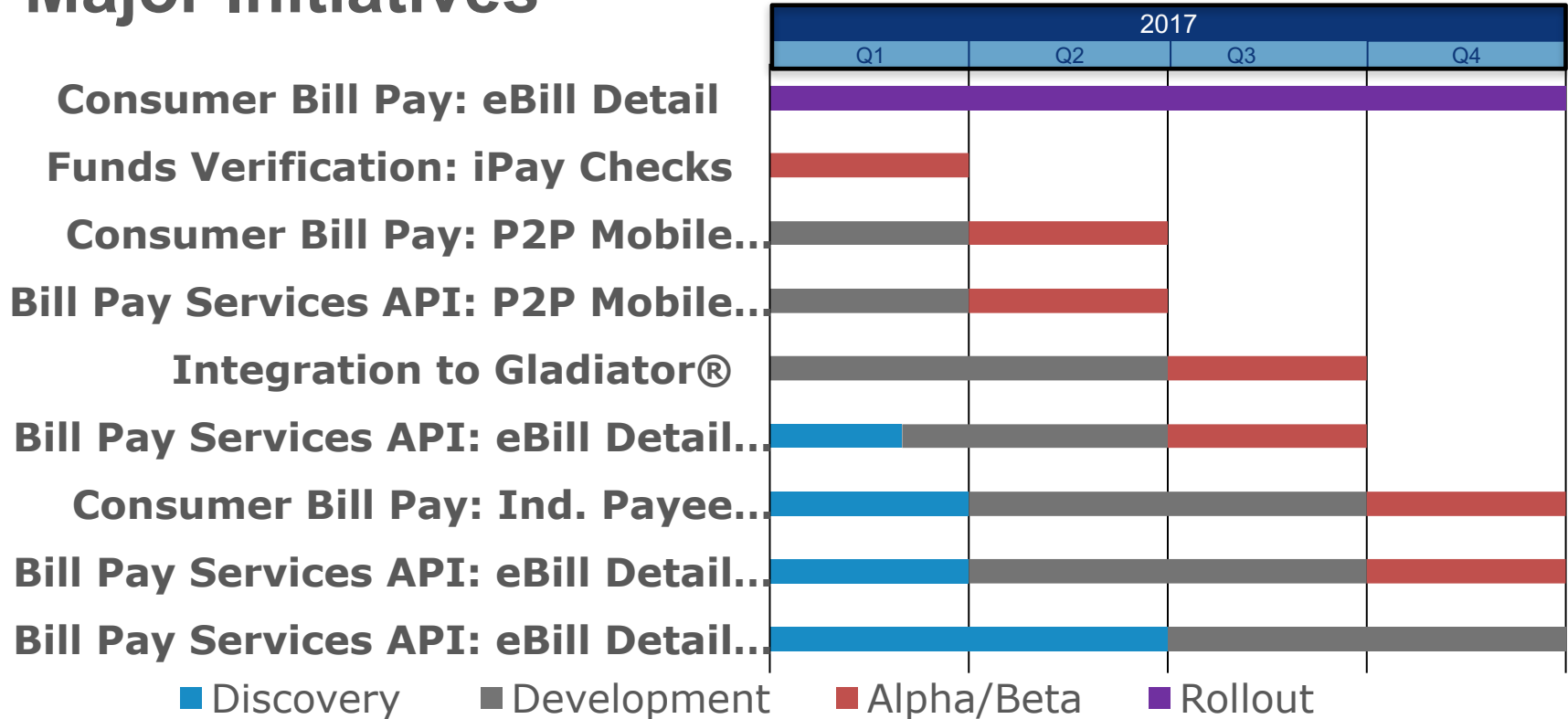
Stay relevant in today's digital lifestyle

Banno Apps™ is a mobile (native iOS & Android) and online banking suite from [Jack Henry & Associates](#). By being directly connected to Jack Henry Banking® and Symitar® cores, our apps deliver the best-in-class features that people expect. Consumers enjoy online and mobile experiences that could compete with the largest institutions and they're delivered from your brand.

Key features

iPay Consumer and Business Billpay

Major Initiatives



Real-Time Payments - Progress to Date

- **Execution of the JHA strategy**
 - Project has been officially approved as a corporate priority; core team in place
 - Strategy includes creation of a JHA payments ecosystem (hub) to become “central switch” connection point to faster payments networks
 - Partnership with ACI Worldwide announced on March 8, 2017
 - Proof of Concept targeted for CY Q1 2018
 - Identified P2P, bill pay and B2B as early use cases
 - Payments will process continuously (24x7x365) with funds available to recipients in near real-time

Exploration and POC

- Voice Bill Pay
 - POC completed, determining steps to bring this to production
- Picture Pay
 - 3rd party technology provider selected. Availability targeted for early 2018.

Questions?