

innovative capabilities that help you connect possibilities

Jack Henry™ Technology Guide
for Credit Unions



introduction

Jack Henry is committed to growing, supporting, protecting, and innovating for credit unions.

That's why we're applying next-generation technology across our extensive range of best-of-breed capabilities. We provide cutting-edge products, solutions, and roadmaps, prioritizing innovation and forward-thinking to help you differentiate strategically and compete successfully.

Solutions denoted by * are available exclusively to clients running on the Symitar® core platform.

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digital banking

Digital Banking Platform

Retail & Small Business Banking

- **Banno Digital Platform** – Innovative digital banking solutions for financial institutions.*
 - » **Banno Mobile** – Enables your members to interact and transact in a robust, secure, elegant environment.*
 - » **Banno Online** – Leverages a modern web browser to mirror the functionality delivered by Banno Mobile.*
 - » **Banno Advanced Analytics and Reporting** – Enables app usage to be easily and accurately understood with data that can be absorbed using a variety of analytics tools.
 - » **External Account Aggregation** – Empowers members with the ability to link external financial accounts into your digital banking experience.
 - » **Autobooks Integration** – Integrated invoicing for individuals and small businesses.*
 - » **Array Integration Integration** – Offers free financial health and security tools to your members with premium features available for an additional cost.
- **JHA Multifactor Authentication** – Identity authentication for online transactions.
- **JHA Online Credentials Protection** – A new level of end-user security for your online and mobile solutions.
- **OFX Gateway** – Interactive internet banking solution for PC-based financial management systems.
- **Symantec Tokens** – Identity authentication token solutions for online transactions.

Commercial Banking

- **JHA Small Business Cash Management** – Offers business banking flexibility and online access to their accounts with ACH, wire transfer, reporting, and account management capabilities.

Real-Time Chat (Augmented and Non-Augmented)

- **Banno Conversations** – The only digital banking platform that offers secure, personal chat at the member's convenience.*
- **Live Chat** – Online, real-time chat and member service solution.
- **Video Chat and Screen-sharing** – Video chat and screen sharing/co-browsing embedded into the Conversations tool.
- **Spanish Support** – Give multilingual members the opportunity to interact with your credit union in Spanish.

Back Office Service & Support

- **Banno People** – Optimizes Banno Online and Banno Mobile back-office support with a comprehensive view of users.*

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Marketing

- **Banno Marketing** – Targeted digital marketing.*

Electronic Statements

- **JHA Electronic Statements – Interactive** – Electronic generation and delivery of member communications.

Personal Financial Management

- **JHA Online Financial Management** – Enables diverse financial institutions to enhance the digital banking experience.

Open Banking Platform Integration

Digital Toolkit

- **Banno Digital Toolkit** – API access, single sign-on (SSO), plug-ins, and authentication framework.

Deposit Account Opening

Account Opening

- **Symitar Enhanced Member Application** – Manage and complete new member applications.*
- **JHA OpenAnywhere** – Digital account opening solution for consumer and business members.
- **Opening Act** – Online deposit and loan account opening.

Web Solutions

Website Design & Hosting

- **JHA Website Design and Hosting** – Comprehensive, specialized website design, content management, and hosting services for financial institutions.
 - » **Banno Content** – A platform designed for FIs to manage content, that's easy, efficient, and reliable.
 - » **Banno Monitor** – Targeted suite of security services to protect, guard, and respond to a potential website attack.
 - » **Digital Quality Management** – Automated digital governance solution for financial institution websites.
- **Digital Marketing Services** – Interactive solution that enhances your website's relevance.

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payments

Faster Payments

Faster Payments Hub

- **JHA PayCenter** – Payments hub providing ready-built, secure conduits to the instant payment networks and all network-specific data feeds.
- **JHA PayCenter and FedNow® Service** – Real-time personal and business payments.
- **JHA PayCenter and RTP** – Real-time personal and business payments.
- **JHA PayCenter and Zelle®** – Instant personal and small business payments.
- **Jack Henry Faster Payments Toolkit** – Turnkey payments toolkit to embed native faster payments mobile apps into digital platforms.
- **Jack Henry Token Validation for Zelle®** – Provides token validation to help you stay in compliance.
- **Jack Henry Fed Account Management for RTP Receive and RTP Send** – Automates drawdown of money from Fed accounts with The Clearing House.

Credit Card Transaction Processing & Programs

Credit Transaction Processing

- **JHA Credit Processing** – Credit card transaction processing.
 - » **Full-Service Credit Card Processing** – Outsourced credit card processing and operations require limited involvement from the issuing credit unions with Jack Henry administering the card program.
 - » **In-House Processing** – In-house or pass-through processing, including transaction processing, production services, and account servicing, is performed by the issuing credit union.
 - » **Agent Credit Card Program** – Funding agent for consumer and commercial credit card programs.

Credit Program Advisory Services

- **JHA Credit Card Portfolio Advisory Services** – Customized consulting services and expert guidance on launching new or modernizing existing credit card programs.

Credit Card Issuance & Management

- **Tokenization** – Enables credit cards to support digital wallets.
- **Digital Issuance** – Securely transfer card information from mobile banking solutions to digital wallets.
- **Card Production and Personalization** – Industry-leading card production solutions.

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- **Instant Issue** – Generate high-quality, personalized, ready-to-use cards in minutes.
- **Card Activation and PIN Management** – Seamless card activation and PIN management.

Mobile Cardholder Controls

- **MyCardRules** – Self-service cardholder controls and management inside the digital channel.

Rewards

- **Extra Awards** – Robust, flexible, meaningful cardholder rewards programs.
- **Jack Henry Loyalty and Rewards** – Enterprise loyalty, rewards, and engagement platform.

Fraud Mitigation & Management

- **JHA Card Fraud Center** – Complete card fraud detection and prevention services.
- **JHA Hot Card Center** – Around-the-clock lost and stolen card reporting service.
- **JHA Card Fraud Advisory Services** – Fraud mitigation consulting services.

Program Analytics

- **JHA Card Analytics** – Actionable insights that drive credit program improvements and cardholder engagement.

Card Adoption & Marketing Support

- **JHA Card Adoption and Usage Advisory Services** – Customized consulting services that drive portfolio growth.
- **Jack Henry Resource Center** – Free card adoption and usage campaigns and materials.

Full-Service Disputes & Chargeback Services

- **Jack Henry Full-Service Disputes and Chargeback Services** – End-to-end dispute and chargeback services that resolve credit transaction disputes on behalf of issuers.

Debit Card Transaction Processing & Programs

Debit Transaction Processing

- **JHA Debit Processing** – Debit transaction processing.

ATM Services

- **ATM Services** – Support driving of industry-leading ATM makes and models.

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Commercial Remote Deposit Capture

Mobile Remote Deposit Capture

- **JHA SmartPay mRDC (Mobile Remote Deposit Complete)** – Commercial mobile remote deposit capture solution.

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- **Ensenta Business RDC – Mobile** – Commercial mobile remote deposit solution compatible with camera-enabled iOS and Android devices.
- **Ensenta Business RDC – Mobile with Multi-Check** – Commercial mobile remote deposit solution that enables multiple checks to be deposited in a single deposit.

Desktop Remote Deposit Capture

- **JHA SmartPay Remote Deposit Complete (RDC)** – High-volume remote deposit capture with Jack Henry proofing and balancing services.
- **JHA SmartPay Remote Deposit Now (RDN)** – High-volume remote deposit capture with business-managed proofing and balancing.
- **Ensenta Business RDC – Desktop** – High-volume remote deposit solution using market-leading desktop scanners.

Deposit Risk Mitigation

- **Ensenta ATM Risk Management and Check Image Processing** – ATM/ITM/kiosk check processing solution offering risk mitigation, real-time posting, and integration with ImageCenter Item Processing.
- **Ensenta Deposit Risk Reviews** – In-depth assessments of RDC policies, system settings, and evolving regulatory requirements.

Analytics

- **SmartSight and SmartSight for Business** – Interactive business intelligence solution supporting all payment channels.

Consumer Remote Deposit Capture

Mobile Remote Deposit Capture

- **JHA SmartPay Remote Deposit Anywhere (RDA)** – Consumer mobile remote deposit capture solution.
- **Ensenta Consumer RDC – Mobile** – Consumer remote deposit capture solution compatible with camera-enabled iOS and Android devices.

Desktop Remote Deposit Capture

- **Ensenta Consumer RDC – Desktop** – High-volume remote deposit solution using market-leading desktop scanners.

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Deposit Risk Mitigation

- **JHA SmartMonitor** – Risk management solution for mobile deposits made using JHA SmartPay Remote Deposit Anywhere (RDA).
- **Ensenta Deposit Risk Reviews** – In-depth assessments of RDC policies, system settings, and evolving regulatory requirements.

Analytics

- **SmartSight and SmartSight for Business** – Interactive business intelligence solution supporting all payment channels.

Bill Pay

Business Bill Pay

- **iPay Business Bill Pay** – Feature-rich business digital bill pay solution.
- **Autobooks** – Small business payments and accounting platform fully integrated with iPay Business Bill Pay.
- **iPay Check Printing Services** – Outsourced, secure, cost-effective check printing.

Consumer Bill Pay

- **iPay Consumer Bill Pay** – Fully integrated digital bill pay solution.
- **iPay QuickPay** – Voice-driven consumer bill pay solution.

Payrailz Digital Payments Platform

- **Payrailz Digital Payments Platform** – Next-generation, cloud-native, AI-enabled, digital payments platform.
- **Pay A Bill** – Next-generation, AI-driven consumer and commercial bill pay.
- **Pay A Person** – Open-loop, real-time, person-to-person (P2P) payments.
- **Transfer Money** – Seamless internal and external account-to-account (A2A) transfers.
- **Pay A Loan** – Digital consumer loan, mortgage, and credit card payments.
- **Fraud Monitor** – Real-time, AI-based fraud mitigation for multiple payment types.

Web Payments

- **JHA SmartPay Biller Express** – Online payments and electronic bill/invoice presentment solutions for businesses, charitable organizations, and billers.

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Integrated Receivables & Remittance

Receivables Processing & Management Remittance

- **Jack Henry Integrated Receivables** – Straight-through payment processing solution for all payment types and remittance documents.
- **RemitPlus** – Remittance and integrated lockbox payment processing.
- **RemitWeb** – RemitPlus module for online image review and reporting.
- **RemitPlus Express** – Hosted payment and remittance processing solution.
- **RemitCentral** – Remittance solution that converts checks to ACH transactions.

Wires

Domestic & International Wires

- **Jack Henry Wires** – Cloud-based solution for domestic and international wires.

ACH Origination & Processing

ACH Origination & Transaction Processing

- **ACH Client** – ACH origination solution for financial institutions and commercial members that originate ACH transactions.
- **ACH Manager** – Secure, automated processing of incoming and outgoing ACH transactions.
- **JHA SmartDetect** – Maintain compliance with Nacha rules that mandate ACH originators validate accounts for ACH WEB transactions.

Payments-as-a-Service (PaaS)

Payments-as-a-Service Strategy

- **Payments-as-a-Service Strategy** – Jack Henry's PaaS platform consolidates money-moving solutions, delivering them through a virtual payments hub that provides seamless access to a suite of open APIs, payment portals, and payment processing engines that support numerous payment channels and types.

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operations

Training & Education

- **Jack Henry University** – Initial and ongoing education.
 - » **Know-It-All Credit Programs** – Continuing education credit programs.
 - » **Know-It-All Now** – Annual continuing education subscription.

Core Platforms

Credit Union Core Platform

- **Symitar** – Industry-leading, extremely powerful, highly customizable core system.
- **Symitar EASE** – Hosted solution on the Jack Henry private cloud.*
- **Symitar PowerFrame Batch** – Provides batch management capabilities in the Symitar platform for legacy programs and for brand-new PowerFrame Batch applications.*
- **Symitar PowerFrame Docs** – Uses modern programming languages (HTML5 and JavaScript) and supports new features to simplify form processing and bidirectional member interactions.*
- **Symitar Continuity Services and Symitar Continuity Services Plus** – Disaster preparedness and expedited disaster response and recovery testing.*
- **JHA Database Management Services** – Support and optimization for Symitar product databases.*
- **Symitar Vaulting** – Tapeless data backups to local or remote storage devices.*
- **Refi Analyzer** – Rapid credit report analysis for loan refinance opportunities.*
- **jhaAddress Verify** – Near-real-time member address verification.*
- **Symitar Credit Card Module** – In-house credit card management.*
- **Enhanced Member Verification** – Convenient, single user interface for quick overviews of member accounts.*
- **Symitar Passcode** – Hosted solution that verifies members with a one-time use passcode sent via email or text.*
- **Transaction Logging and Vaulting Server** – Encrypted transaction and vaulting storage that can be used for transaction logging, vaulting, or both.*
- **OpCon** – Cross-platform workflow automation and job scheduling.*
- **RiTA** – Complementary solution that makes cash dispensers and recyclers available to all your tellers and associates – from anywhere in the branch.*
- **Symitar PowerFrame** – Integrates classic PowerOn technology with modern tools.*

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Open Banking, Integrations & Customization

Open Banking & Integration

- **SymXchange** – Open connectivity between core, complementary, and third-party products.*

Core Customization

- **PowerOn** – Symitar customization solution to core-based software development kit (SDK).*
- **PowerOn Marketplace** – Shared PowerOn solutions for the Symitar community.*

Core Infrastructure

- **Symitar Monitoring** – Maintain constant visibility into your ecosystem.*
- **Virtual Desktop Infrastructure (VDI)** – Virtual desktop workstations for Microsoft Windows environments.*
- **Symitar Virtualization** – Server and storage virtualization.*

Vendor Integration Program

- **Vendor Integration Program (VIP)** – Third-party product integration services.

ATM, ITM, Kiosk Services

ATM/ITM/Kiosk Driving

- **CFM GENIX** – Self-service, assisted-service, and full-service branch transactions in one integrated kiosk solution.*
- **ImageCenter ATM Deposit Management** – Assimilate advanced function ATMs with the ability to consolidate multiple bundles and to process mixed ATM environments.
- **ImageCenter Express** – Hosted, full-featured teller capture and item processing solution.
- **JHA ATM Terminal Driving** – Turnkey ATM driving.
- **Ensenta ATM Risk Management and Check Image Processing** – Hosted ATM/ITM/kiosk check processing solution offering risk mitigation, real-time posting, and integration with ImageCenter Item Processing.

Branch Operations

Teller Services

- **Cash Automation** – Fully integrated solution for all types of cash recyclers.*
- **Symitar ID Scanner Interface** – Interface for popular ID scanners.*
- **Shared Branch** – Shared branch networking and foreign transaction processing.*

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Mobile Branch Services

- **Branch Anywhere** – Solution that enables the execution of an enterprise mobile strategy with a mobile app platform for your employees.*

Data Analytics, Imaging & Business Operations

Data-Driven Sales Opportunities

- **Account Cross Sell Jumpstart** – Enhances Account Cross Sell sales and reporting.*

Data Analytics & Reporting

- **Advanced Reporting for Credit Unions (ARCU)** – Sophisticated enterprise-wide data warehousing and reporting.*
 - » **ARCU Peer Data** – Customized peer group comparisons for better decision-making.*
 - » **ARCU Third-Party Loan Integration** – Comprehensive view of all loan data.*
- **Symitar Data Store** – Rapid analysis and reporting of business processes.*

Business Process Automation

- **jhaEnterprise Workflow** – Automated multi-step business processes.

Overdraft Automation

- **Symitar Overdraw Tolerance** – Overdrawn account management and fee assessment.*

Check Imaging

- **ImageCenter** – Comprehensive image capture and fraud prevention solution that electronically processes transactions from branches, tellers, mobile, ATMs, and more.
- **Check Image Retrieval** – Third-party check image retrieval.*

Data & Content Management

- **Symitar Collection Toolkit** – Centralized collection data and reporting.*
- **Synergy Enterprise Content Management (ECM)** – Solution suite that securely captures, stores, manages, retrieves, and distributes virtually all types of electronic files and content across the organization.
 - » **Synergy eSign** – Electronic signature capture solution.
- **Pure Storage Flash Array** – Enterprise storage solution for data protection and improved performance.*

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Financial Operations

Financial Performance Suite

- **Financial Performance Suite** – An integrated, highly secure web-based application that revolutionizes your credit union’s financial management process. With FPS, key staff in lending, finance, accounting, and marketing can now access valuable tools all in one place, including:
 - » **Asset Liability Management** – A strategic approach to managing risk that closely integrates your credit union’s initiatives with your ALM program.
 - » **ALM Services** – Select from proven outsourced ALM and profitability services for quarterly reports and analysis. A variety of model services are available including setup, maintenance, and validation.
 - » **CECL Solutions** – A flexible and complete system that captures important data now with the flexibility to add more in-depth analysis capability over time.
 - » **CECL DataStore and Validation** – Allows you to meet regulatory requirements by verifying all required data elements needed to calculate CECL loss amounts are available, ensuring critical information is accessible in a controlled environment.
 - » **CECL Analysis and Reporting** – An all-inclusive solution with the flexibility to begin with a simple method and easily adapt to a more sophisticated method as your portfolio becomes more complex.
 - » **Customer Profitability and Pricing** – Offers your credit union an enterprise-wide solution that empowers your frontline personnel to effectively manage relationships and strategically price new business.
 - » **Daily Dashboard** – Provides daily intra-month reporting with insights and visualizations that include financial, performance, production, operational, and market indicators.
 - » **Forecasting and Financial Reporting** – An ideal solution for financial institutions in need of a comprehensive and flexible budgeting system that also provides full financial reporting.
 - » **Performance Scorecard** – An integrated commission system that replaces in-house Excel tracking. Setting objectives and rewarding employees for results leads to a “pay-for-performance” mindset and a high-performing organization.

Consulting & Professional Services

Consulting Services/Professional Services

- **SymAdvisor** – Strategic consulting services and tactical implementation focused on improving operational efficiencies that are aligned with credit union-defined goals.*
- **JH Technology Architecture Services** – Solution architecture diagrams.*
- **JHA Program Management Services** – Comprehensive assistance for complex projects.*
- **Symitar Custom Solutions** – Assistance with creating or modifying a custom solution.*

Staff Augmentation

- **Symitar Staff Augmentation Services** – Symitar technical expertise to augment staff for the short- or long-term.*

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information security & technology

Cybersecurity

Managed Security Services

- **Gladiator Total Protect** – Suite of IT, network security, and regulatory compliance services.
- **Gladiator Advanced Malware Protection** – Cloud-based proactive defense against malware.
- **Gladiator Consulting Services** – Comprehensive information security assessments, proactive planning, and IT regulatory compliance consulting including remote services.

Governance, Risk & Compliance

- **Gladiator IT Regulatory Compliance/Policy Products** – Compliance/policy solutions and customized security awareness training.
- **Gladiator Virtual Information Security Officer** – Outsourced, scalable information security program.
- **Gladiator Business Continuity Planning** – Enterprise-wide business continuity consulting.

Infrastructure

Managed IT Services

- **Gladiator Managed IT Services** – Monitoring and management of mission-critical IT infrastructure.

Network Services

- **Network-as-a-Service (NaaS)** – Resilient, cost-effective branch connectivity with Jack Henry's secure network.
- **Gladiator Enterprise Network Design, Implementation & Support Services** – LAN/WAN design, implementation, and support.
- **Gladiator Enterprise Virtualization Services** – Server and desktop virtualization.
- **Gladiator Managed Unified Communications Services** – In-house and hosted converged networks for simultaneous data, voice, and video.

Cloud Computing

- **Gladiator Hosted Network Solutions** – IT infrastructure outsourcing.

Data Conversion Services

- **Enterprise Conversion Solutions (ECS)** – Converts and imports legacy system data as well as merger and acquisition (M&A) content into any other platform.

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- » **ECS Digital Data Conversion** – Digital-to-digital data conversion of all file and output types.
- » **ECS RDC Conversion** – Convenient data migration between legacy RDC systems and EPS.
- » **ECS Web** – Secure outsourced storage and web-based retrieval of converted check and document images and COLD report data.
- » **ECS Web Connect** – Long-term data storage solution to offload older in-house Synergy data to be hosted in a secure web-based Jack Henry data center.

Disaster Preparedness

Data Backup & Recovery

- **Centurion Co-Location** – Next-generation redundant hardware location service.*
- **Centurion Continuity Services with Hosted Failover** – Managed hosted redundancy service.*
- **Centurion Disaster Recovery** – Disaster recovery services for core and complementary solutions.
- **Centurion Enterprise-Level Recovery** – Data protection and disaster recovery for Windows servers.

Lending

Loan Origination

Consumer Lending

- **Enhanced Loan Application** – Automated loan applications.*
- **LoanVantage** – Consumer and commercial loan origination and lifecycle management solution.
- **LoanVantage Mobile** – Convenient, on-the-go tool for lenders.
- **LoanVantage Online Application** – Digitally optimized, borrower-facing application, complete with automated offers and approval.
- **LoanVantage Tax Return Spreading** – Import member tax return PDF files with the click of a button.
- **SymApp** – An online origination platform for member share and loans.*

Commercial Lending

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- **LoanVantage Tax Return Spreading** – Import business tax return PDF files with the click of a button.

Loan Solutions & Servicing

Loan Servicing

- **Symitar External Loan Processing Interface** – Enhanced handling of external loans.*
- **Symitar HMDA Solution** – Easily gather, store and report home mortgage data.*
- **Symitar Skip Payment** – Manage skip payment requests for multiple loans.*
- **SBA Reporting** – Enables electronic reporting of SBA guaranteed 7a loans.*

Commercial Finance

- **BusinessManager** – A proven, turnkey accounts receivable finance solution that enables credit unions to provide daily cash flow to creditworthy, cash-constrained businesses.
- **FactorSoft** – Handles all aspects of the factoring business process with unmatched monitoring tools and controls for success in niche markets.

Loan Management

- **Symitar Collateral and Document Tracking** – Loan collateral tracking and document exceptions management.*
- **Symitar Dealer Reserve Accounting** – Indirect lending and reserve payments accounting.*
- **Symitar Escrow Module** – Automated escrow payments, disbursements, and account analysis.*
- **LoanVantage Online Portal** – Online tool for securely collecting digital loan documents from borrowers.
- **SymChoice Loan** – Maintain multiple balances with different interest rates and maturity dates under a single loan.*

Loan Trading & Participations

- **Participation Lending** – Efficiently sell and track participation loans.*
- **Jack Henry Loan Marketplace** – An online marketplace for credit unions to buy, sell, and participate loans digitally through a secure, private network.

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financial crimes & fraud risk

Financial Crimes

Real-time Fraud and BSA Compliance Platform

- **Jack Henry Financial Crimes Defender** – Fully hosted, cloud-native, real-time fraud and BSA compliance platform providing visibility into financial crimes and fraud across channels.*
 - » **Real-Time Fraud Event Interruption** – Fraud decisioning for real-time payments, checks, transfers, and more.
 - » **BSA/AML** – Automated enterprise-wide monitoring and reporting of suspicious activities for BSA compliance.

Check Imaging

- **AlertCenter** – Real-time fraud solution that provides advanced notification on potential returns, enables loss avoidance, helps detect new account fraud, and expedites funds-availability decisions on transit checks through all deposit channels.

Fraud Detection

- **Gladiator Enterprise Security Monitoring** – Security monitoring and reporting for core solutions.*
- **Gladiator iPay Enterprise Security Monitoring** – Security monitoring and reporting for iPay Bill Pay.

Consulting

- **Fraud Consulting Service** – Strategic consulting focused on aligning your fraud application configuration with institution-defined goals.*
- **BSA Regulatory Consulting Service** – Strategic consulting focused on aligning your BSA compliance solution configuration with institution-defined goals.*

commercial banking

Commercial Banking

Business Banking

- **Banno Business** – User entitlements, ACH origination, wire transfers, positive pay, and information reporting.*
- **JHA Agiletics Escrow System** – Solution to manage commercial deposit escrow accounts; allows clients to open, manage, and close their own sub-accounts.
- **JHA Small Business Cash Management** – Offers business banking members flexibility and online access to their accounts with ACH, wire transfer, reporting, and account management capabilities.

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member relationships

Relationship Management

- **Synapsys** – A comprehensive solution that supports member relationship management and marketing strategies.

Telephone Banking

- **iTalk** – Next-generation full-service telephone banking.*

Contact Center Services

Call Center Services

- **jhaCall Center** – Comprehensive telephone support and member service solution.*

Marketing Resources

Adoption Marketing

- **Jack Henry Resource Center** – Adoption marketing library to drive adoption and usage.

Account Management

Member Servicing

- **Symitar Account Alerts** – Centralized hosted solution to manage automated financial alerts.*
- **Symitar Contact Event Manager** – Capture and track member interactions for enhanced efficiency and service.*
- **Enhanced Account Revision** – Account updates and changes made simple.*
- **Symitar Multi-Channel Notifications** – Send any type of message by email or SMS text.*

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financial health

Financial Health Solutions

Personal Financial Management

- **Personal Financial Management** – Enables diverse financial institutions to enhance the digital banking experience.
- **Financial Health Measurement** – Create opportunities for quantifiable improvement in financial health.
- **Faster Payments** – Improve financial well-being, improve cash flow, and protect credit scores.
- **Financial Crimes & Fraud Risk** – Protect your members and your reputation with advanced technology to combat current and emerging threats.
- **Information Security & Technology** – A proactive, innovative approach to security to safeguard your members' data and your internal systems.

unlock your potential

[Connect](#) with a Jack Henry expert to help you innovate faster and compete effectively.

For more information about Jack Henry, visit jackhenry.com.