

**make better
decisions and
increase customer
satisfaction**



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- **about the presenters**



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*jha*Enterprise Workflow™

Business Process Management

• jhaEnterprise Workflow

What is “workflow”?

Business Process Management (BPM)

- Automating actions or steps within a specific process or task.

Workflow Management

- Managing the flow of work between multiple people, teams, products, or processes.



• ~~integrations~~
orchestration

Synergy

Core

Silverlake

CIF 20/20

Core Director

Symitar

Synapsys

Treasury
Management

Banno

EES

CPS

iPay

REST

3rd Parties

SOAP

YellowHammer/
FC Defender



- **Top 5 Workflows**

Address Change w/ Banno

Address Change in EWF can be done many ways. It can eliminate dual entry and passing of paper back and forth. The Address entered can be verified via USPS API and file necessary documentation. These can be designed to leverage USPS API, EWF, Banno, Synergy and Synapsys.

Mass Maintenance

A workflow that can be reused and provide tremendous value is Mass Maintenance. This flow can leverage Cognos/JHA Know to loop through lists of accounts and update core. The possibilities for this workflow are endless. This workflow can be leveraged with Cognos/JHA Know, Synergy, EWF SQL and your Core System.

Wires

Wires flows can be initiated via Synapsys to enter wire origination. An eSign document can be created for customer signature. Once approved the wire can be entered into the core system and eliminate dual entry. This process can be leveraged with Banno, Synapsys, EWF, Synergy and your Core System.

- **Top 5 Workflows**

AP Invoice

AP invoices can be started multiple ways but most commonly via scan from Synergy. Here it can be routed for approvals or returns in the system. Once this invoice is paid workflow can move the document to the paid Synergy cabinet. This workflow would leverage Synergy, EWF and your Core System.

Automate Refund Requests

Leverage EWF for refund requests, routing for approval based on job role/title. Potential for refunds to be automated utilizing Core Services-Service Fee Transaction API. This would offer enterprise visibility, internal controls, and automated entries. This workflow could leverage Synapsys, Core System, EWF and Synergy.

● COST SAVINGS!

| Findings | Estimated Time Saved Annualized | Estimated Savings Calculation | Hourly Salary + Benefits | Expense Realized per Occurrence | Estimated Annual Occurrences | Annualized Benefits \$ | Benefit Type |
|--|---------------------------------|--|--------------------------|---------------------------------|------------------------------|------------------------|--------------------------|
| Leverage EWF for A/P Invoice Submissions | 450 | Estimated 25% of the 600 invoices per month with a savings of 15 minutes each by using EWF for submissions. Eliminate courier expense. | \$ 34.43 | \$ 103.62 | 260 | \$42,436 | Productivity Improvement |
| Leverage EWF to Automate Wire Transfers | 868 | Average 334 wires per month with a savings of 11 minutes each by using EWF for submissions | \$ 34.43 | \$ 0.10 | 4,008 | \$30,302 | Productivity Improvement |
| Leverage EWF to Automate Address Changes | 477 | Average of 298 address changes per month with an estimated savings of 8 minutes each by using EWF for submissions | \$ 34.43 | \$ 0.10 | 3,576 | \$16,775 | Productivity Improvement |
| Leverage EWF to Automate Refund Requests | 236 | Average 131 refund requests per month with an estimated savings of 9 minutes each by using EWF for submissions | \$ 34.43 | \$ 0.10 | 1,572 | \$8,276 | Productivity Improvement |
| Leverage EWF to Automate Address Changes from Banno Conversations | 144 | Average of 90 address changes per month with an estimated savings of 8 minutes each by using EWF for submissions | \$ 34.43 | \$ 0.10 | 1,080 | \$5,066 | Productivity Improvement |
| Leverage Synergy & EWF to Automate Return Mail | 144 | Estimated 180 returned mail items month with a savings of 4 minutes each by using Synergy and EWF for automation | \$ 34.43 | | | \$4,958 | Productivity Improvement |
| Leverage EWF to Automate TM Limit Changes | 40 | Average 20 requests per month with a savings of 10 minutes each by leveraging EWF | \$ 67.57 | | | \$2,703 | Productivity Improvement |
| Leverage EWF to Automate TM Contracts | 30 | Average 10 contracts per month with savings of 15 minutes each by leveraging EWF and using electronic signatures | \$ 67.57 | \$ 0.10 | 2,400 | \$2,267 | Productivity Improvement |
| Leverage EWF to Automate Death Notifications from ACH | 48 | Average of 12 death notifications per month an estimated savings of 20 minutes each by using EWF | \$ 34.43 | \$ - | - | \$1,653 | Productivity Improvement |
| Total | | | | | | \$114,437 | |

LoanVantage®

Single Platform Lending

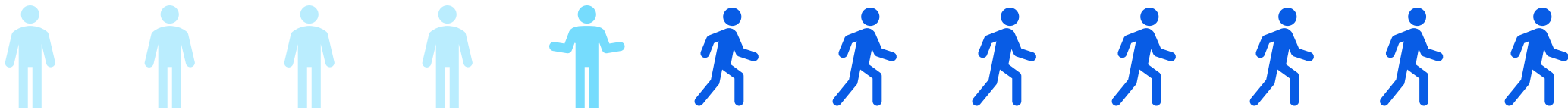
application friction

>50%

is the abandonment rate for new deposit account openings – for lending products, **the abandonment rate is even higher.**

>75%

Loss rate of potential loan business because prospective borrowers **abandon the loan application process** before completing what they want to do.



1071 Small Business Data Collection

CFPB plans to extend 1071 compliance deadline following court ruling

The Consumer Financial Protection Bureau said it plans to extend the compliance deadline on its 1071 small-business data collection and reporting rule following a Supreme Court ruling that ended a temporary injunction on the rule.

Details: In a [notice on its 1071 page](#), the CFPB said it plans to:

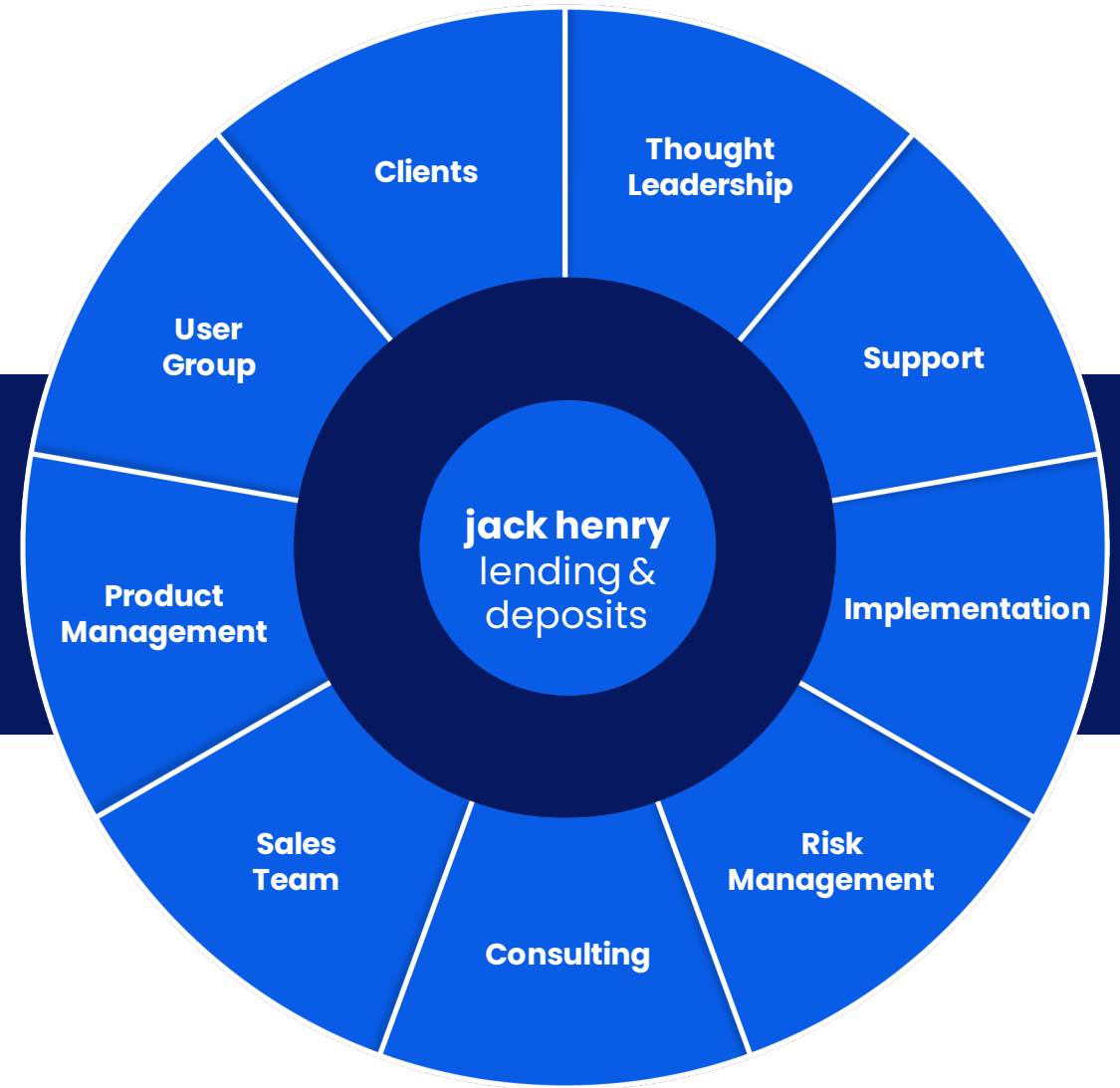
- Issue an interim final rule to extend the compliance deadlines to account for the 290 days that elapsed between the July 31, 2023, start of the injunction and the high court's decision last Thursday in *CFPB v. Community Financial Services Association of America*.
- Extend the compliance deadline to July 18, 2025, for the highest-volume lenders; Jan. 16, 2026, for moderate-volume lenders; and Oct. 18, 2026, for the smallest-volume lenders.

Ongoing 1071 Court Challenge: In a [statement](#) following the Supreme Court decision, ICBA said it continues to look forward to judicial review of the CFPB's 1071 rule. A court filing from ICBA, the Independent Bankers Association of Texas, and Texas First Bank argues that the CFPB violated the law in issuing its 1071 rule by exceeding its statutory authority and by failing to comply with the Administrative Procedures Act when it finalized the rule.

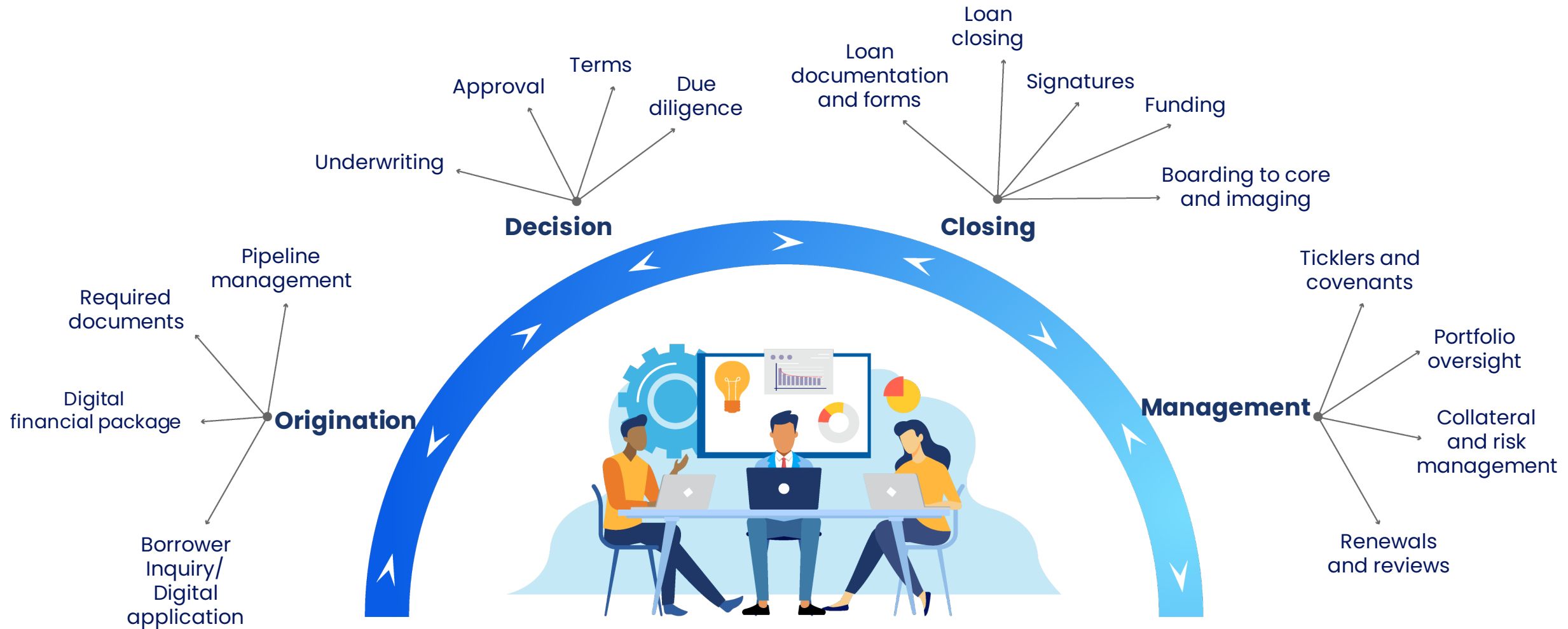
- **jack henry** lending and deposits

products & services

LoanVantage® | Onboard Loans™ | FactorSoft® | OpenAnywhere™



• complex lending process



what if you could...

Centralize and configure account origination

Imagine not having to manage multiple, complex origination systems that offer too much – or too little – of what you and your accountholders need.

New Account Application

Which products would you like to apply for today?

Fill out one application, and we'll get everything set up for you.

- Personal Checking
- Personal Savings
- Business Checking
- CD
- Cash Back Credit Card
- Home Loan
- Personal Loan
- Business Loan

Next

- capturing the opportunity

community & regional financial institutions need to clearly define their strategy for account origination:



clear growth strategy



product & services strategy



compliance



technology modernization

Financial Performance Suite

Daily Dashboard

Increasing Speed of Business

- **Increasing Speed of Business**



IDES OF MARCH: Days after Silicon Valley Bank collapsed, customers line up to try and retrieve their funds.

PHOTOGRAPH: JUSTIN SULLMAN/GETTY IMAGES

Silicon Valley Bank collapse, 2023

MARCH 8: Silicon Valley Bank (SVB) announces \$1.75 billion capital fundraising.

MARCH 9: SVB stocks plummet by 60%.

MARCH 10: SVB collapses after a bank run fueled by social media. Government regulators take over the bank.

MARCH 12: U.S. government announces it will guarantee all deposits at SVB.

MARCH 13: HSBC buys U.K. arm of SVB.

MARCH 14: Moody's Investor Service adds six regional banks to the review list for credit rating downgrades.

MARCH 17: SVB Financial Group, Silicon Valley Bank's former parent company, files for Chapter 11 bankruptcy protection.

MARCH 26: First Citizens Bank buys Silicon Valley Bank.

- **Key Questions to Ask...**

- How is my organization changing during the month (growing or shrinking)?
- How are we tracking vs budget?
- Is new volume at an appropriate rate?
- What products are “hot” this month?
- Are credit trends changing?
- Is liquidity a growing concern?
- Which customers have had significant changes?
- What loans/CDs are coming due?

- **Key Functionality of Daily Reporting Tools**

- Integration between Daily and Monthly Reporting
- Date Selector – Specific date or range of days
- Filters – Branch, Officer, Product
- Drill down capabilities
- Export to Excel for further analysis
- Flexible data and visualizations
- Personalize/save favorites
- Automated update (must be light weight administration)
- Broad access but controlled by role

- **Key Uses for Daily Dashboard**

- **Customer Management – Better monitoring of key clients**
- **Sales Trends – “Assess and Deploy”**
 - **New volume/closed volume**
 - **Officer sales vs goal**
 - **Product sales**
- **Identification of changing risks**
 - **Customer liquidity changes**
 - **Evolving credit trends**
- **Financial Management**
 - **Growth**
 - **Yields**

Jha OpenAnywhere™

Online Account Origination

- **Consumer Expectations**

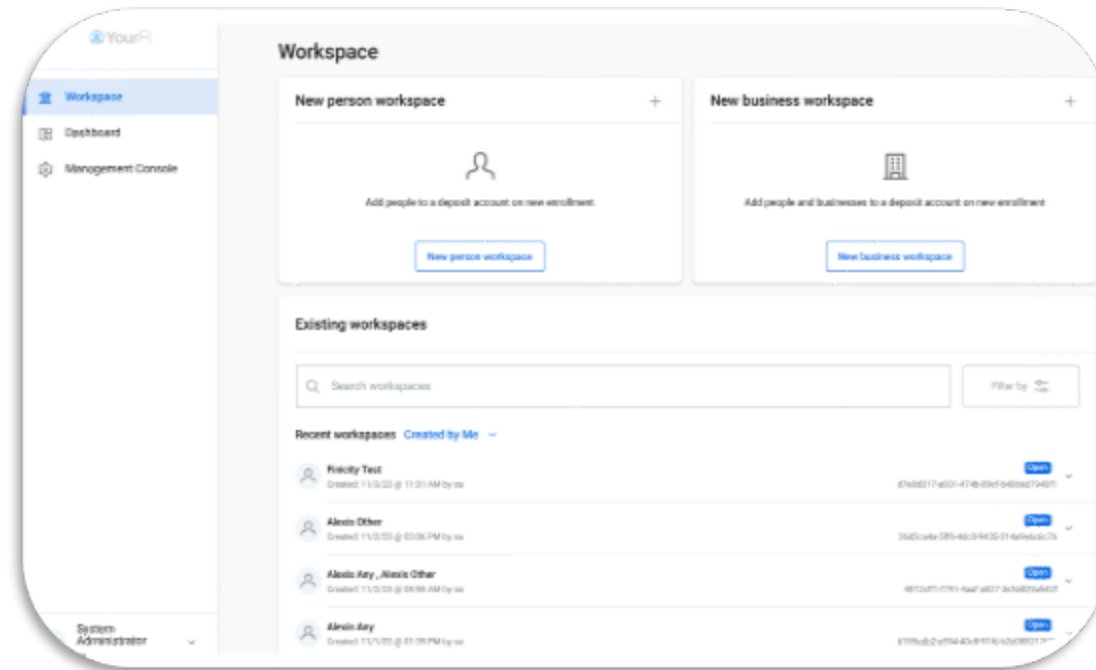
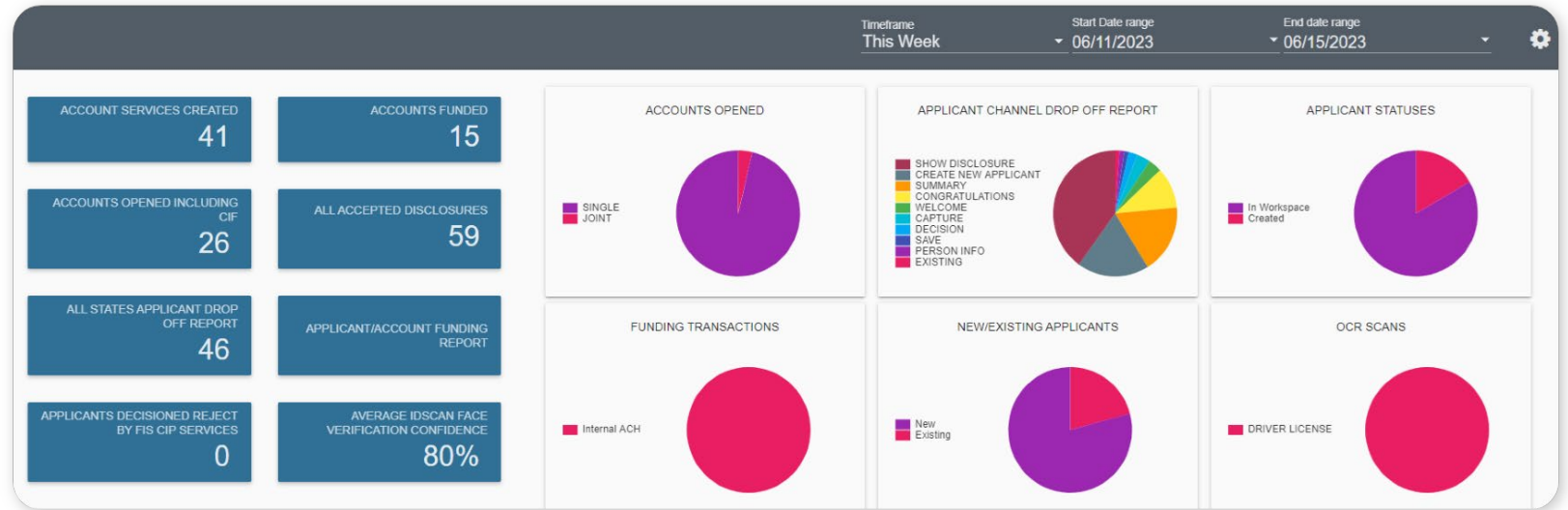
the new normal

- Digital First, Best in Class Experience
- Frictionless
- Self Service or Banker Assist
- Supports Retail and Business services
- Expedites data collection in advance
- Cohesive in its approach



Employee Expectations

- Interactive Dashboards and Reports
- Tools for Efficiency and Automation
- Configurable and Agile
- Employee Assisted Applications
- Employee Driven Applications
- Access to Decisioning Data/Features



- **Current Functionality - Consumer**

- **Consumer Origination**

- **Integration to JH Solutions**

- **Bidirectional Core Connectivity**
- **Ancillary Services**
- **Archive**

- **Integration to Third Party Solutions**

- **Fraud Deterrence**
- **Regulatory Data Collection and Decisioning**
- **Forms Support**





- **Current Functionality – Commercial**

- **Commercial Origination**
 - **Small to Medium Sized New Business**
 - **Integration to JH Solutions**
 - **Bidirectional Core Connectivity**
 - **Ancillary Services**
 - **Archive**
 - **Integration to Third Party Solutions**
 - **Fraud Deterrence**
 - **Regulatory Data Collection and Decisioning**
 - **Forms Support**

- **Fraud Deterrence**

- **It's there, Arm Yourself**
- **Investment in Risk Management**
- **Fraud is Expensive!**
- **Leverage Data and Automation**

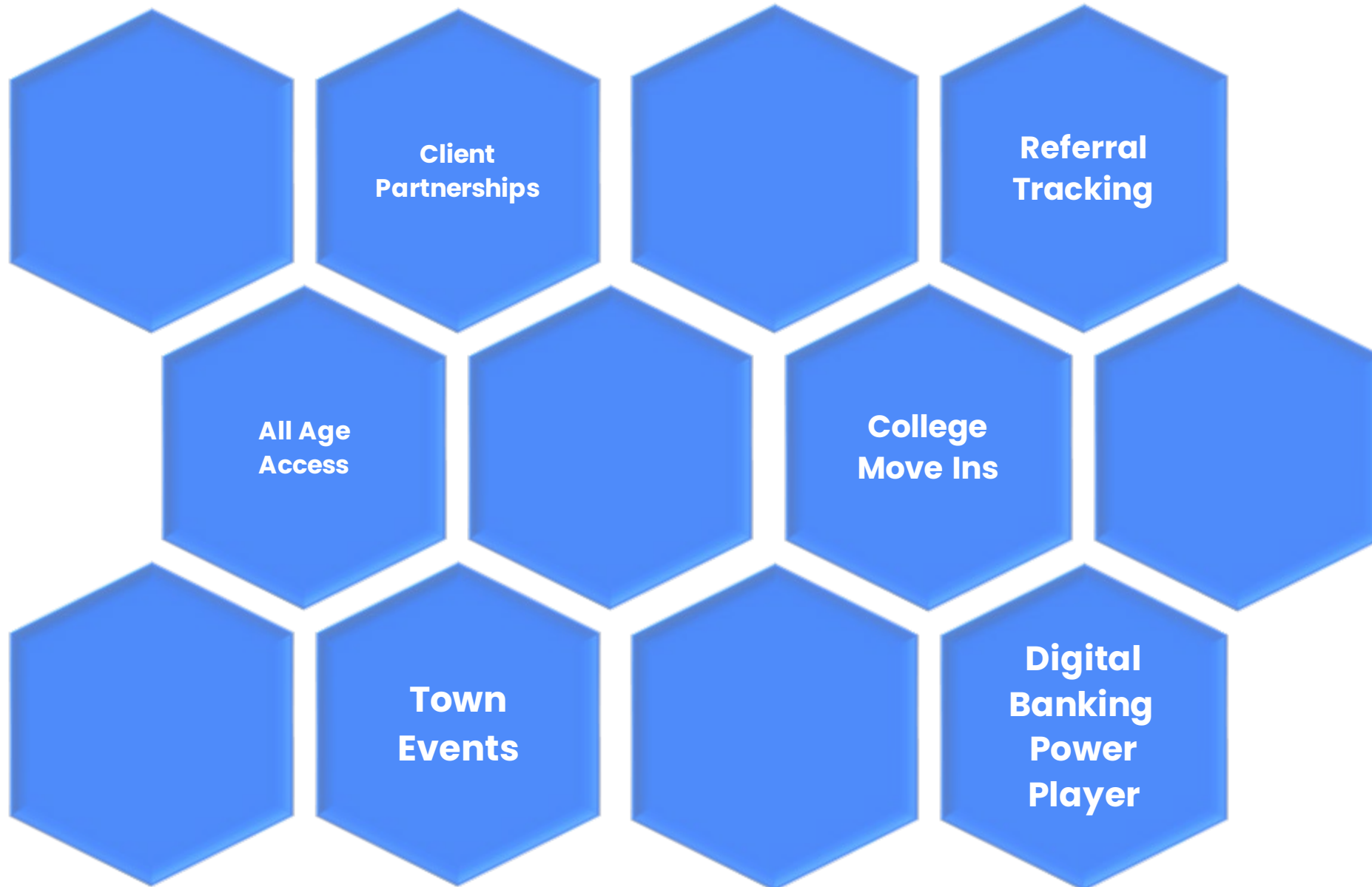


- **Data Driven Cross Selling**

- **Digital Brand Equity**
- **Use your marketing budget wisely**
- **Extend your reach without compromising familiarity**



- **Use Cases – Think BEYOND the Branch**



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