



ArgoKeys® DepositKeys™

Deposit Account Opening and Administration

When you combine service with appropriate cross-sell opportunities, you can grow your customers' wallets along with your own revenue. ArgoKeys DepositKeys helps foster unique customer relationships by offering near-real-time account information that creates a platform to help build personalized product bundles. This solution's intuitive interface and streamlined workflow dramatically reduce the amount of time users spend maneuvering through the system, giving your staff quick access to the tools they need to grow client relationships.

jack henry Banking®

A DIVISION OF JACK HENRY & ASSOCIATES INC®

Add More Value to Your Deposit Relationships

BUSINESS VALUE

- Make Money
- Improve Operations

COMPATIBILITY

- SilverLake System®
- *Capitalize on DepositKeys' sales features through integration with ArgoKeys LendingKeys to optimize your bank's opportunities for enhanced sales and growth.*

IT WORKS LIKE THIS ...

ArgoKeys DepositKeys outperforms other branch automation solutions with its ability to improve productivity, increase sales, and bolster customer retention. DepositKeys specializes in customer profiles, offering the tools and information necessary to increase cross-sell ratios and deepen customer relationships. Capitalize on DepositKeys' sales features through integration with ArgoKeys LendingKeys to optimize your bank's opportunities for enhanced sales and growth.

TAKE ADVANTAGE OF NEAR-REAL-TIME ACCESS AND INTEGRATION...

DepositKeys takes advantage of customer interactions by providing near-real-time, enterprise-wide customer snapshots that bridge the gap between delivery channels and business units. Integration with Jack Henry Banking's SilverLake System® core processing system capitalizes on shared data repositories, facilitating faster deposit account data entry and more reliable customer and account inquiries, customer profile information, and account maintenance.

An additional competitive differentiator for DepositKeys is full integration with the Synergy eSign™ module. Synergy eSign is a browser-based solution that digitally captures legally binding signatures and permanently and securely embeds them into non-editable and auto-indexed PDF files. Integrating the deposit platform with the eSign document presentment and signature capture solution enables banks to further streamline branch operations, replace paper documents with a "green" alternative, expedite the enterprise-wide availability customer documents, and eliminate the time and resources required to scan, copy, and file paper documents. Synergy eSign supports any transaction that requires signatures and multiple signatories at separate locations.

DEVOTE LESS TIME TO TRAINING ...

This application's intuitive design allows users to become proficient quickly by providing simple navigation, eliminating the need for code memorization. In addition, DepositKeys reduces errors by propagating data when possible and providing edit checks for data entry validation. Overall, DepositKeys simultaneously maximizes operating efficiency and revenue potential.

MINIMIZE YOUR RISK ...

The DepositKeys system interfaces with leading industry check printing companies, allowing users to order checks online without leaving the application. To help prevent fraud, the system also allows users to conduct an online customer verification inquiry as part of the account opening process. This solution is also fully integrated with Yellow Hammer BSA™, Jack Henry Banking's Web-based BSA compliance and risk mitigation solution.

DEPOSITKEYS' FUNCTIONAL CATEGORIES INCLUDE:

Sales Tools – Support product presentations and online what if calculations. These tools create the opportunity to showcase product features and benefits during product presentations and feature a built-in tutorial that generates product comparisons and explains product companions. What if calculations enable staff to answer questions as they arise, empowering customers to make choices based on custom-built scenarios. These sales tools prove especially helpful in meetings and during sales presentations.

Navigation – Allows users to flow through the account opening process while quickly accessing necessary customer information.

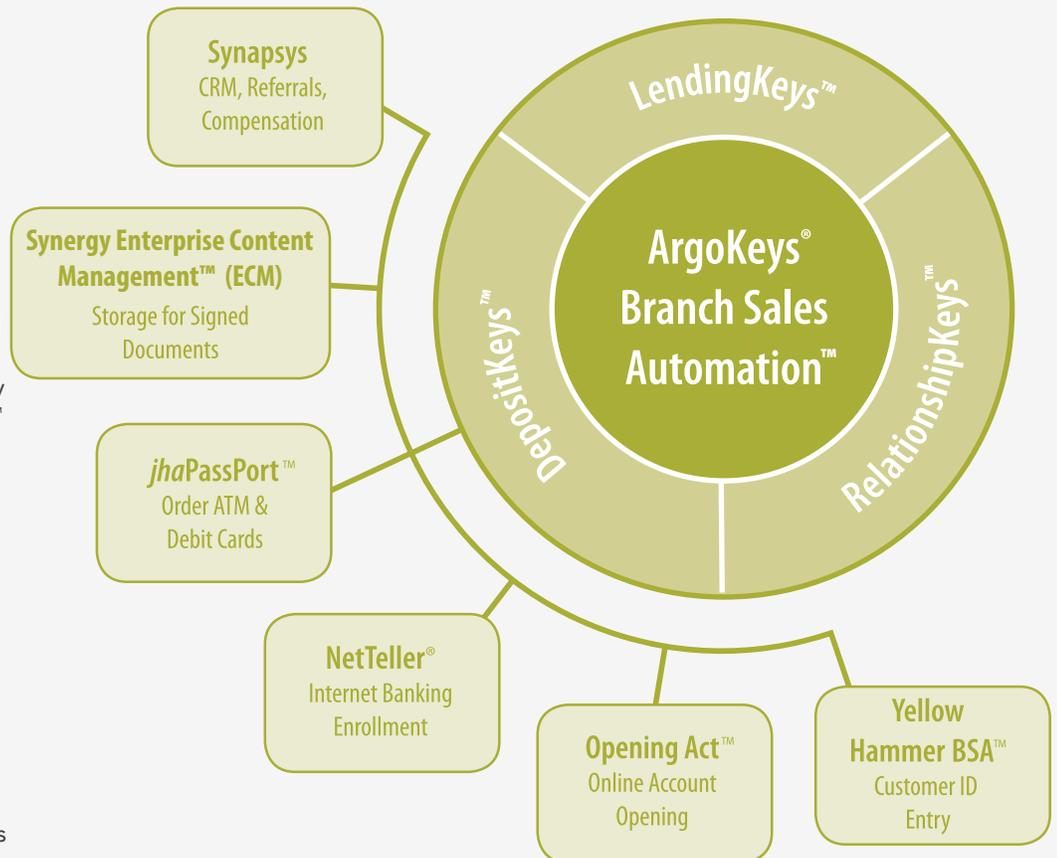
Customer and Account Profile – Allows inquiries to access host applications for online information presented in an intuitive notebook format. A related accounts function retrieves account information upon customer identification, furnishing a complete picture of the customer’s relationship.

Centralized Business Rules Manager (CBRM) – Housed in a back-office environment and managed by an authorized user, the CBRM provides the flexibility to define and maintain product definitions. This function defines and maintains attributes that include product name, product presentations, minimum and maximum amounts, terms, and fees. CBRM allows users to make changes within DepositKeys without requiring a programmer to perform coding changes.

The Benefits of Integration

ARGOKEYS DEPOSITKEYS:

- Integrates with lending sales tools and origination components delivered in ArgoKeys® LendingKeys™.
- Provides the ability to setup and maintain an Internet account through integration with Jack Henry Banking’s NetTeller® application.
- Provides the ability to issue debit cards through integration to Jack Henry Banking’s jhaPassPort™ application.
- Provides electronic signatures and documents through integration with Jack Henry Banking’s Synergy Enterprise Content Management™ (ECM) solution.
- Provides the ability to capture legally binding signatures and permanently and securely embed them into non-editable and auto-indexed PDF files with Synergy eSign.
- Helps ensure BSA compliance through integration with Jack Henry Banking’s Yellow Hammer BSA application.
- Provides integration with Synapsys for customer profitability, householding, etc.



WHAT IT DOES:

- Focuses on increasing sales and customer retention.
 - Provides tools and information that increase cross-sell ratios and deepen customer relationships.
 - Includes SilverLake System integration for new account data entry, customer and account inquiries, customer profile information, and account maintenance.
 - Integrates with the Synergy eSign module, providing the ability to digitally capture legally binding signatures and permanently and securely embed them into non-editable and auto-indexed PDF files.
 - Delivers a near-real-time, enterprise-wide customer view that bridges the gap between delivery channels and business units.
 - Interfaces with the major check printing companies, allowing users to order checks online without leaving the application.
 - Allows users to conduct an online ChexSystems inquiry as part of the account-opening process.
 - Provides online product presentations that display product features and benefits, product comparisons, and product companions.
 - Allows the user to flow through the account opening process while quickly accessing the necessary customer information.
 - Allows inquiries to access host applications for online information that is presented in an intuitive notebook format.
- Retrieves account information upon customer identification, providing a complete picture of the customer's relationship.
 - Provides the flexibility to define and maintain product definitions.
 - Allows authorized users to make changes within DepositKeys without requiring a programmer to perform coding changes.
 - Provides ability to package price products globally, regionally, or by office.

WHAT IT DOES FOR YOU:

- Provides a complete picture of customers' banking relationships.
- Increases cross-sell opportunities, sales, and revenue.
- Reduces errors by propagating data when possible and providing edit checks for data entry validation.
- Strengthens customer relationships.
- Allows users to become proficient quickly by providing simple navigation and eliminating the need for code memorization.
- Improves operating efficiency.
- Helps prevent the inherent risks associated with fraud.

DepositKeys specializes in customer profiles, offering the tools and information necessary to increase cross-sell ratios and deepen customer relationships.