



## Bounce Protection<sup>®</sup>

### Overdraft Privilege

*The benefits of Bounce Protection extend beyond the profit-generating fees. Customers appreciate that a minor mistake in their budget won't affect their credit, credibility, or reputation with retailers. The customer service value that comes with implementing an overdraft privilege program will grow your business, retain your customers, and help ensure satisfaction across the board.*

## Have You Considered All of the Benefits of a Sound Overdraft Privilege Solution?

### BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations

### COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

### IT WORKS LIKE THIS ...

Bounce Protection is Jack Henry Banking's sophisticated overdraft privilege solution that fully automates NSF processing, eliminating a traditionally time-consuming, inefficient manual process.

This solution, offered through a strategic alliance with Pinnacle Financial Services, automatically assigns and updates customer-specific overdraft limits based on bank-defined criteria and automatically posts transactions to the general ledger, dramatically reducing the time required to pay exception items. This intuitive system automatically generates all necessary customer communications including notices, collection letters, and required reporting.

### FLEXIBILITY CUSTOMERS CAN AFFORD ...

An overdraft protection program offers a sense of security to customers who make a high number of transactions on their account, adding convenience and flexibility in managing funds. Bounce Protection offers peace of mind for checking account holders, helping them avoid returned check fees and ultimately strengthening the client relationship.

### GENERATE REVENUE OVER AN ACCOUNT'S LIFETIME ...

Bounce Protection helps you maximize the potential bank fee income stream over the lifetime of every account. This high-demand service enables banks of all sizes to immediately enhance customer service, satisfaction, and retention while significantly increasing fee income and improving operating efficiencies.

This revenue-enhancing system is fully integrated with Jack Henry Banking's SilverLake System, CIF 20/20, and Core Director core processing solutions, and is compatible with the Check 21 environment, virtually eliminating float time.

Bounce Protection is supported by a seamless, best-practices implementation process and a suite of professional monitoring and peer performance review services that can be provided monthly, quarterly, annually, or on-demand.

#### **A COMPLEMENT TO SMART EIP ...**

Bounce Protection complements Smart EIP – Jack Henry Banking’s automatic overdraft decisioning solution – providing a comprehensive and seamless exception item processing suite. Bounce Protection uses a predetermined overdraft limit established by account type, while Smart EIP considers the unique account relationship of each customer. While Bounce Protection is an overdraft privilege solution designed to generate interest income, Smart EIP is a cost-cutting solution designed to reduce workload, help ensure bank policies are consistently applied, and reduce back office handling of a significant number of items.

**WHAT IT DOES:**

- Provides a sophisticated overdraft privilege solution that automates overdraft processing.
- Assigns and updates customer-specific overdraft limits based on bank-defined criteria.
- Streamlines the process required for pay/return decisions.
- Posts transactions to the general ledger automatically.
- Creates all necessary customer communications, including notices and collection letters.
- Generates all required reporting.
- Supports the transition to the post-Check 21 environment.
- Provides full integration with the SilverLake System, CIF 20/20, and Core Director core processing systems.
- Provides a seamless, best-practices implementation process.
- Offers unprecedented support with monthly, quarterly, annually, and on-demand monitoring and peer performance reviews.

**WHAT IT DOES FOR YOU:**

- Provides a level of automation that reduces internal processing time and eliminates additional staffing needs.
- Enables banks of all sizes to offer a high-demand service that enhances the customer experience and fosters loyalty.
- Promotes long-term, sustained income and customer growth.

*Bounce Protection offers peace of mind for checking account holders, helping them avoid returned check fees and ultimately strengthening client relationships.*

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email [askus@jackhenry.com](mailto:askus@jackhenry.com), call 417-235-6652, or visit [www.jackhenrybanking.com](http://www.jackhenrybanking.com).