



## JHA Online Financial Management

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JHA Online Financial Management enables diverse financial institutions to enhance the digital banking experience. It provides a high-value financial management service that boosts consumer engagement and retention, increases cross sales, and provides an important competitive differentiator.

This state-of-the-art OFM solution, which is powered by the industry-leading Geezeo® solution, can be completely customized and is fully integrated into Jack Henry & Associates' NetTeller Online Banking™ and goDough® Mobile Banking solutions.

Financial institutions also have access to proven marketing resources that drive consumer adoption. It also features a sophisticated marketing platform that collects the financial and behavioral data necessary to generate accurate consumer insights. This data can be used to increase wallet share with relevant, highly targeted promotional campaigns.

### **BENEFITS FOR CONSUMERS**

- Allows personal budgets to be created, monitored, and managed.
- Presents current financial positions in easy-to-understand charts.
- Provides custom cash flow calendars that automatically track income and expenses, and provides daily balance based on income and expenses.
- Provides a consistent user experience regardless of device or channel.
- Allows users to request and receive designated spending, transaction, and merchant-based alerts.
- Automatically organizes spending into 15 established categories, with the ability to add unlimited categories.
- Provides the ability to easily re-categorize or split transactions among spending categories.
- Provides account aggregation with more than 17,000 financial institutions.
- Supports aggregation with traditional cash, debt, and investment accounts.
- Allows users to plan for life events.
- Provides advanced transaction search capabilities.
- Allows transactions to be exported to other software solutions via CSV.

## **BENEFITS FOR FINANCIAL INSTITUTIONS**

- Drives cost-effective, automated, and consistent financial advisory services for the retail and personal banking segments.
- Enables sophisticated financial management tools to be built and managed within existing digital banking experiences.
- Increases consumer engagement, satisfaction, and retention by empowering them to achieve their financial goals.
- Accurately tracks wallet share.
- Increases revenue potential by identifying relevant cross-sell opportunities.
- Generates sophisticated usage reports that segment users based on criteria such as account types, financial goals, net worth, relationships with other financial institutions, and more.
- Provides professional marketing support, resources, and campaigns that drive user adoption.
- Provides a marketing platform that automatically collects the data necessary to generate accurate consumer insights and creates relevant, highly targeted marketing and promotional offers to support consumer financial goals, needs, and life stage.
- Enables better identification of risky consumers and supports more responsible lending solutions with deeper insights into unique financial positions.
- Supports fully customized branding and provides a full product API that allows financial institutions to create a seamless OFM experience.
- Integrates via single-sign-on (SSO) access.
- Leverages existing multi-factor authentication (MFA) and enforces established online banking security.
- Provides complete control of all OFM data which is never shared or sold to third-parties.
- Provides full integration into iOS and Android™ mobile banking solutions that enables full OFM functions in mobile environments.

FEATURE	STANDARD FEATURE	ADD-ON MODULE
Dashboard	✓	
Transaction Categorization	✓	
Budgeting	✓	
Financial Goals	✓	
Net Worth Calculator	✓	
Portfolio Alerts	✓	
Account Sync (Aggregation)	✓	
Cash Flow Calendar	✓	
Mobile Integration		✓
Responsive Tiles/Widgets	✓	
Tablet Compatibility	✓	
Custom Demo Site		✓
Personal Financial Advisor		✓
iPay Solutions™ Integration for Cash Flow Calendar		✓

JHA Online Financial Management enables true engagement banking by connecting online banking and mobile users to easy-to-use financial management tools that provide accurate, current, and holistic financial view.