



Relationship 360™

Fully Integrated, Customizable Rewards and
Loyalty Based on Holistic Customer Relationships

The ability to dynamically analyze transaction activity and patterns of customer behavior can be a daunting task. Relationship 360 enables detailed queries of your core customer, account, and transaction data to reveal actionable intelligence. Opportunities are everywhere if you have the right insights to find them.

Identify Your Best Customers!

BUSINESS VALUE

- Make Money
- Save Money

COMPATIBILITY

- SilverLake System®
- CIF 20/20®

- *Relationship 360 empowers banks to create dynamic, tiered, and targeted retail, business, and commercial account programs that are based on holistic customer relationships.*
- *These highly targeted and cost-effective programs promote the "primary institution" status while driving customers to profitable behaviors and transactions that generate solid fee income.*

SEGMENT YOUR CUSTOMERS INTO USABLE GROUPS ...

Relationship 360 goes beyond analysis allowing you to create account groups based on virtually any core imported value. Create customized segments based on age, gender, account status and so much more. Use these highly focused groups to get transaction or account results, and you can even download the account groups for target marketing.

TEST, DESIGN, AND MANAGE YOUR PRODUCT OFFERINGS ...

Create a promotion or the next winning product. Relationship 360 enables you to design custom tiered and holistic programs that target dynamic group segments. Retain and reward your best customers while creating strong incentives for other customers to behave similarly.

IT WORKS LIKE THIS ...

Full integration with SilverLake and CIF 20/20 core platforms supports comprehensive data analysis to determine your strongest customer segments and your best opportunities for growth. Sophisticated filter rules allow you to create both dynamic and static groups based on the criteria that are important to your business. These filters and account groups can then be used throughout the system in a variety of powerful ways.

Relationship 360 empowers banks to create dynamic, tiered, and targeted retail, business, and commercial account programs that are based on holistic customer relationships. Leveraging the core integration for business and payment intelligence, banks can generate accurate customer insights, build customer segmentation strategies, and develop programs – ranging from strategic product offerings to short-term new account promotions.

This powerful solution enables targeted customer-based programs that consider multiple customer accounts, their associated transaction activity, and even related aggregate balances into a dynamic pricing program. The system evaluates the full spectrum of the customer relationship including loans, CDs, deposit accounts, and even non-traditional accounts on a monthly or quarterly basis.

Following the close of each reward period, Relationship 360 automatically adjusts the defined checking, savings, money market, or club accounts for the included customers that "qualify" for the defined program conditions. Adjustments include:

- Premium interest adjustments
- Cash back (flat fee or calculated)
- ATM surcharge reimbursement
- Refund of transaction fees
- Service charge refund (in whole or in part)
- Points programs for cash
- Or assess an account "fee" that is charged automatically

Relationship 360 is unique in the market, supporting dynamic custom-designed product programs that automatically adjust or are built with multiple tiers of benefits based on your conditional criteria. Build program rules based on any combination of the following:

- Transaction count limits
- Transaction amount limits
- Enrollment in e-statements
- Specific account balances
- Aggregate account balances

INCREASE PROFITS THROUGH STRONGER RELATIONSHIPS ...

Relationship 360 dramatically increases profitability for banks by educating customers and changing behaviors to create a mutually beneficial relationship. Creating modern “sticky” accounts will retain good customers, grow deposits, attract new profitable customers, strengthen relationships, drive loyalty, and bolster competitive positioning and differentiation. These highly targeted and cost-effective programs promote the “primary institution” status while driving customers to profitable behaviors and transactions that generate solid fee income.

ACHIEVE PEAK PERFORMANCE AND OPERATIONAL EFFICIENCY ...

The flexibility of this unique solution enables constant refinement of all active programs. In-depth insight into program performance and qualification results enables constant refinement of your product offerings to maximize profitability, drive participation, and increase all-around operational efficiencies.

Relationship 360 helps ensure that each customer segment is supported with a strategic program structure that recognizes customers’ current behaviors and satisfies their needs, while delivering your expected ROI.

A HOLISTIC SOLUTION ...

Relationship 360 is the ultimate competitive advantage. This unique all-in-one platform is a powerful analytics and segmentation tool, complete with an automated product management center and statement messaging capabilities. It is an innovative solution that enables banks to aggressively and successfully compete in today’s post-Durbin world by generating material opportunities to enhance the customer experience, expand customer relationships, and drive record profits.

In addition to seamless integration with Jack Henry Banking’s SilverLake and CIF 20/20 core platforms, this ASP rewards solution is fully managed by Jack Henry Banking and requires no installation resources or costly hardware. Implementation is minimal and is typically complete in less than 90 days.

WHAT IT DOES:

- Provides full integration with the SilverLake System and CIF 20/20 core processing systems.
- Leverages core integration for business and payment intelligence to:
 - Generate accurate customer insights
 - Build tiered customer segmentation strategies
 - Develop programs for targeted customer segments
- Uses holistic customer relationships to drive dynamic account programs.
- Automatically adjusts the defined checking, savings, money market, or club accounts for “qualified” customers.
- Allows for both the automatic charging of a fee or for the granting of incentives.
- Supports all account types including loan, time deposit, and DDA accounts as well as the corresponding customer data.
- Generates sophisticated analysis on rewards programs as well as non-rewards accounts.
- Integrates with Jack Henry Banking’s Electronic Statements™ and Electronic Statements—Interactive™ solutions.
- Maintains full security compliance in accordance with Jack Henry Banking’s stringent requirements for all ASP solutions.

WHAT IT DOES FOR YOU:

- Creates “sticky” products to retain your profitable customers, attract new desired customers, grow loyal relationships, and maximize your profitability.
- Improves your profits by driving customers to transactions that generate fee income or are less expensive for you to process.
- Allows you to define the transaction types and conditional thresholds that are appropriate for your unique market and customer segments.
- Aligns your program expense with the corresponding revenue and cost savings to facilitate a positive ROI for your bank.
- Provides the flexibility to support formal product offerings as well as short-term branch and new account opening promotions.
- Offers optimal flexibility in deciding which criteria your product programs will be based on.
- Enables product adaptation to meet your unique strategic goals and the needs of your bank.
- Provides complete transparency to monitor your program performance and its impact on your bottom line.
- Speeds your time to market by responding quickly and effectively to evolving market-driven demands.
- Helps solidify your long-term customer relationships by providing enhanced value and service that recognizes their existing patterns of behavior.
- Increases your operational efficiency through advanced analytics, product qualification reporting, and automated account adjustments for both fees and incentives.
- Assists you in achieving the coveted “primary institution” status with customers.

Relationship 360 enables banks to aggressively and successfully compete in today’s post-Durbin world by generating material opportunities to enhance the customer experience, expand customer relationships, and drive record profits.

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

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