

## JHA OpenAnywhere<sup>SM</sup>

### Digital Account Opening

Today's consumers and businesses expect you to provide the modern solutions they need to interact with your financial institution anytime, anywhere. They expect convenience.

JHA OpenAnywhere, formally boltsOPEN, supports the demand for digital account opening and is a must-have service for consumers and businesses using mobile as their primary banking channel. This account opening platform enables the opening of new accounts in minutes. This browser-based, highly configurable solution uses a modern, responsive design to ensure an intuitive user experience on any device – PC, tablet, or smartphone.

#### **IDENTITY VERIFICATION AND SECURITY**

JHA OpenAnywhere has full integration with services that provide customer identification programs (CIP), OFAC checks, and account abuse checks.

#### **DATA PRE-POPULATION**

OCR and bar code scanning enable personal information to be auto-filled from the identification documents, like driver licenses and other forms of identification that are uploaded during the account opening process.

#### **AUTOMATED FUNDS VERIFICATION AND ACCOUNT FUNDING**

Multiple account funding methods are supported, including funding from account transfers, ACH, debit/credit cards, mobile check deposits, and in-branch funding. Integration with services like Plaid verify funds availability in designated transfer accounts

#### **NON-TECHNICAL CUSTOMIZATION**

The dynamic rules engine lets you fully customize the system and your account opening workflow and supports ongoing, granular control of the functionality without technical resources or assistance.

#### **MARKETING AND CROSS-SALES SUPPORT**

A questionnaire engine supports ongoing cross-sale opportunities by automatically identifying relevant financial products and services.

JHA OpenAnywhere enhances your digital platform while increasing deposits, improving your operating efficiencies, and enhancing account-holder convenience, satisfaction, and retention.

JHA OpenAnywhere is currently compatible with the SilverLake System<sup>®</sup> and CIF 20/20<sup>®</sup>.