



Banno™ Digital Banking Suite

Digital banking solutions for
forward-thinking financial institutions.

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A few short years ago, financial institutions competed on interest rates. Today, you compete on convenience. Innovators like Amazon and Uber have changed consumer behavior and expectations. Consumers now expect intuitive, attractive, and engaging digital experiences. Financial institutions of all sizes must aggressively prepare to meet these demands, which means planning for and embracing the evolution of mobile banking into the channel-of-choice – especially among the 83 million tech-savvy millennials who judge businesses based on their digital offering.

A contemporary digital strategy is quickly becoming the difference between being top-of-mind or an afterthought in today's extremely competitive financial services markets that are now served by traditional and non-traditional competitors. But the Banno Digital Banking Suite is here to help with best-in-class apps that support a mobile-first strategy and provide a holistic approach that modernizes the digital channel and seamlessly supports its near- and long-term growth. Banno enables the entire digital channel to be efficiently managed from a single platform while enhancing virtually every aspect of the rapidly growing channel – from user experience and engagement to dynamic content management, state-of-the-industry security, data-driven digital marketing, and more.

Banno™ Digital Banking Suite

Banno Mobile™

Banno Mobile enables accountholders to interact and transact in a robust, secure, elegant environment. This native app can be fully branded, supports iOS and Android™ devices, and is fully integrated with the core systems provided by Jack Henry Banking® (SilverLake System®, CIF 20/20®, and Core Director®) and Symitar® (Episys®).

Banno Mobile provides an array of high-demand features, including:

- **View balances and account activity** – Provides access to account balances and summary information for checking accounts, certificates-of-deposit, money markets, loans, and lines-of-credit.
- **Internal and external funds transfers** – Enables one-time, recurring, and future dated transfers to be initiated.
- **Online bill payments** – Leverages integration with iPay Solutions™ to enable users to add business and people they want to pay and initiating the electronic payments.
- **Remote deposit capture** – Enables users to make mobile check deposit checks with integration with Remote Deposit Anywhere™ and other third-party remote deposit solutions.
- **View check images** – Provides the ability to view check images from in-branch, ATM, and RDC deposits.
- **Card controls** – Enables users to quickly suspend cards or report them lost or stolen, and re-order expired cards and activate them upon arrival.
- **Add transaction details** – Provides users with the ability to add tags, notes, and images to transactions.
- **Alerts and push notifications** – Enables users to receive automatic alerts related to their finances and financial institutions to drive engagement with marketing messages.
- **Branch and ATM locations** – Provides branch and ATM location maps.

- **Contact information and support hours** – Provides convenient financial institution contact information and support hours.
- **Convenient, secure access** – Uses fingerprint authentication or a 4-digit passcode for quick, secure app access.
- **Switch accounts** – Enable users to switch between signed-in profiles and access other accounts.

Banno Mobile is recognized industry-wide as a leading-edge solution for the rapidly evolving, high-demand mobile channel. Mobile banking has evolved into a necessity for financial institutions that want to expand their market presence and potential without expanding their branch network, and aggressively and successfully competing in existing and new markets. Mobile banking provides an extremely cost-effective touch point that immediately enhances subscriber convenience, self-sufficiency, and loyalty with the anytime, anywhere power of mobile technology.

Banno Online™

Banno Online will leverage a modern web browser to mirror the sophisticated functionality delivered by Banno Mobile for online banking users and to create a seamless digital ecosystem. This HTML5, responsive web app will provide identical functionality across both digital channels. Banno Online is currently in development with general availability expected in the spring of 2018.

The Banno Digital Banking Suite also encompasses sophisticated tools that enable financial institutions to manage and interact with the Banno Apps™ on any web-enabled device.

Banno PeopleSM

Banno People helps optimize Banno Mobile with a comprehensive view of users, including account details, recent transactions, transaction searches, notifications, and more. This administrative app provides an array of important features, including:

- **User profile details and searches** – Displays core system information including name, address, phone, username, email, social-security number, birthday, age, and demographic; and enables searches by user name, email, username, or NetTeller® Online Banking™ ID.
- **Account details and permissions** – Provides a complete view of account details including account name and number, balance, and loan details; and enables easy user permissions management.
- **Consolidated end-user support** – One of the distinct benefits of Banno People is the ability to materially increase back office efficiency by consolidating end-user support and ongoing updates. For example, remote deposit capture velocity settings, eDocument settings, device de-authorizations, and much more can be administered within Banno People with near-real-time updates reflected in the user's app and the systems outside Banno.
- **Activity timeline, recent transactions, and transaction search** – Displays user actions with detailed event logging that can be exported to a CSV file, provides a complete view of transactions across a user's accounts, and enables transactions to be searched by dollar amount, merchant name, or account.
- **Notifications** – Supports in-app push messages and alerts that can include text, images, and links to be created and scheduled, and maintains all notifications sent to each user.
- **Remote deposit capture requests** – Manages access to remote deposit capture by approving users requesting the feature in-app.

Banno ReportsSM

Banno Reports enables app usage to be easily and accurately understood with an array of meaningful reports that can be printed and exported via CSV files, including:

- **App usage** – Provides detailed usage information including active users, total users, new subscribers, retention, and average log-ins day and time.
- **Transfers** – Detail amount of money moved, average transfer amount, average transfer amount per day, and average transfer amount per user.
- **Bill pay** – Provides bill pay details and insights, including amount of money moved for payments, number of active users, percentage of total users enrolled, average payment amount, average payment amount per day, and average payment amount per user.
- **Remote deposit capture report** – Provides remote deposit details and insights, including amount of money deposited, number of active users, percentage of total users enrolled, average deposit amount, average deposit amount per day, and average deposit amount per active user.

Banno™ Website Solutions

Financial institutions must provide a dynamic online experience to meet consumer expectations. Websites, a strategic component of every institution's digital platform, must have accurate, current, personalized, and secure content.

Banno Content™

Banno Content is a secure, reliable content management system that provides complete control over website content with the ability to make instantaneous or scheduled changes site-wide, 24/7/365.

Built specifically for financial institutions, this user-friendly solution enables non-technical contributors to manage, organize, and update website content with strict permissions and established content approvals enforced. The flexible workflow and automated approval chain help ensure that appropriate stakeholders approve all new and changed content before it goes live, and the scheduling capabilities deploy approved changes automatically.

Banno Content includes image modification software and a user-friendly text editor for creating or updating text, headers, titles, and links. Non-technical contributors can easily build new pages, and create or modify navigational menus and submenus. This content management solution provides complete asset management and archiving of images, photos, and documents. Banno Content also supports ongoing updates to search engine meta information.

Banno Content helps ensure compliance with related industry regulations with audit trails supporting all site changes and an archiving protocol for simplified compliance with Reg DD record retention requirements.

Banno Content generates material operating efficiencies, reduces errors, and eliminates redundant updates with the ability to apply changes site-wide and to re-use existing archived content.

Banno Monitor™

Banno Monitor is a security solution built to monitor financial institutions' websites for unauthorized changes and defacement, DNS status, SSL certificate expirations, and more. The 24/7/365 monitoring enables strict control over website content changes, helps prevent website defacement and DNS hijacking, and helps ensure SSL certificate validity. Inaccessible webpages and webpages with broken links are also identified.

Banno Monitor maintains a complete website history with archiving functionality for all website changes. A live website is compared with a control site to identify content changes, capture screen shots of all content discrepancies identified, and generate email alerts for the discrepancies detected. Timestamps are generated for every website scan, and copies of the website as it appeared to end-users during each scan are maintained.

Banno Monitor allows multiple domain names to be monitored based on SSL certificate and automatically generates alerts for certificate changes, near-term SSL and domain expirations, and DNS record changes.

Banno Monitor is an indispensable security solution that leverages sophisticated monitoring technology to systematically identify unauthorized and potentially malicious website changes and defacement that could materially impact the virtual branch and a financial institution's reputation.

Banno Monitor can be implemented as a component of the Banno Platform™ or easily integrated to support other website platforms.

Banno Marketing™

Banno Marketing is a digital marketing solution built exclusively for financial institutions that presents website visitors with highly targeted, data-driven ads and promotions. It seamlessly monitors new and return visitors and engages them with relevant, timely ads based on their browsing history and the specific actions taken. Existing accountholders are presented with promotions based on previous history and new visitors are presented with your best-performing ads until a pattern of behavior is established.

Banno Marketing provides the ability to easily control ad placement and determine the results of all online marketing initiatives. The effectiveness of each initiative is accurately measured with near-real-time analytics. Ad hoc reports also can be generated to better understand visitor behavior, and the marketing data can be exported into relationship management solutions.

Accurate visitor profiles are created by segmenting visitors into meaningful categories, including new and existing visitors; first and last visit dates; page visits; IP address city, state, and ZIP code; ad clicks; log-ins and usernames; and device type and operating system.

Banno Marketing supports industry standards for data protection and audit support.

Banno Marketing enables diverse financial institutions the digital channel to be further monetized by consistently engaging website visitors with precisely targeted ads that convert website visitors into new accountholders.

Banno Marketing can be implemented to support websites powered by Banno as well as other third-party platforms.

Near- and Long-Term Digital Strategy Support

Aggressive research and development will keep the Banno Digital Banking Suite on the leading-edge with evolving functionality diverse financial institutions need to:

- Nurture and grow existing relationships.
- Successfully attract new relationships in the markets you serve.
- Aggressively compete with traditional competitors and the new generation of non-traditional competitors, including Square®, PayPal®, Venmo, Amazon, and others.
- Optimize near- and long-term digital opportunities.

Financial institutions must have a solid digital strategy backed by an innovator that offers a production-proven digital banking suite and the expertise and resources to continually advance the experience that suite drives.