Banno™

Feature List

jack henry & ASSOCIATES INC.®

Contents

Banno™ Features

Completed Features

Mobile and Online

General

Core Integration
Connected to Jack Henry Banking® and Symitar® cores for lightning fast data retrieval.

Native Apps for iOS and Andriod (Mobile)
Truly native apps providing a superior experience on phones and tablets. Minimum versions are iOS 11 and Android 5.0 (API level 16).

Progressive Web App (PWA) (Online)
The latest in web standards for providing top-notch JavaScript applications that work across a breadth of devices.

Customizable Dashboard
Easy to organize cards allow you to decide how to sort your most important information.

Authentication

Two-Factor Authentication
Help protect your account from unauthorized access by requiring to enter an additional code when they sign in

Biometric or 4-Digit Access (Mobile)
Use fingerprint authentication, FaceID, or a 4-digit passcode to quickly, securely access the app.

Switch Users (Mobile)
Easily switch between signed-in profiles and get full access to all mobile features for each of your accounts.

Self-Enrollment
Account holders can quickly and securely self-serve to get digital access to their accounts. Add age restrictions to prevent young users from enrolling.

Forgotten Username & Password
Sometimes users forget their username or password. Self-service account recovery gets them back in safely.

Accounts

View Balances
Balance and summary information for DDA/share, credit and loan accounts.

Statements, Documents, & Notices
Provide access to statements, tax documents, notices, and other documents from ESI, 4|Sight, and InfoImage.

Set Account Nickname
Personalize your accounts by giving them unique names.

Show Closed & Paid Off Accounts
Understand at a glance your accounts' standing.

Stop Checks (Online)
Stop pending checks from being cashed or deposited.

Extended Account Information
Review and understand more about your accounts with additional details.

Hide / Show Accounts
Hide or show your accounts from within your settings.

Order Accounts
Hide or show your accounts from within your settings.

Account Opening SSOs
Integrations with Meridian Link and SymApp provide ways for users to open new accounts.

Transactions

Tag Transactions
Tag your transactions to make organizing and searching for them easier.

Add Notes to Transactions
Provide more context to your transactions with custom notes.

Attach Images of Receipts
Easily track your expenses and provide images for your record keeping.

View Check Images
View the deposited check image within the app.

Search for Transactions
Dynamic search that filters transactions as the user types.

Export Transactions (Online)
Export transaction data for a range of dates in a variety of formats.

Remote Deposit Capture (RDC)

Deposit a Check
Through integrations with EPS Remote Deposit Anywhere, Vertifi, Bluepoint or Digiliti Money, users can deposit checks from their device.

View Check Images
View check images in Online, iOS and Android from in-branch, ATM or RDC deposits.

Account Enrollment
Account holders can quickly and securely self-serve to get digital access to their accounts.

Bill Pay

Pay a Business
Through our integration with iPay, users can add the bills they want to pay and send funds. Users can also schedule recurring payments and send overnight or second-day payments.

Pay a Person
Send and receive money through iPay P2P with friends and family.

Add, Edit, and Delete Payees
Add, edit, and delete the people that you send money to the most to make it even more simple.

Schedule Recurring Payments
Creation of recurring payments for bill pay and editing of full payment series.

Payment Rush Options
Send an overnight or second-day payment via electronic or check.

Credit Card Payments
Make payments to your JHA Full Service Credit Cards using your checking or savings account.

Skip Payment
Skip a payment on elgible loans at your local Credit Union.

Transfers

Internal Transfers
Initiate one-time, future-dated or repeating transfers.

Member-to-Member Transfers
Transfer funds to another member of the credit union.

External Transfers
Set up external transfer accounts with micro-deposit verification. Inbound and outbound transfers can be one-time, future-dated or repeating.

Micro-Deposit Verification
Verify authentic accounts with small deposit transfers.

Business

Approve ACH
Easily manage your business payments by reviewing and approving your ACH transfers.

Approve Wires
Manage, view and approve wire transfers.

Cash Management SSO (Online)
Provides access to JHA Cash Management features without additional logins

Card Controls

Card On / Off
Temporarily freeze your credit card.

Activate
Securely activate your credit card online.

Report Lost / Stolen
Quickly report a lost or stolen card.

Re-Order Card
Re-order your card to replace an existing card.

Advanced Card Controls
Through our JHA MyCardRules integration you can help prevent fraud, control your spending limits, and be alerted to all or specific types of transactions.

Travel Protection
Tell us when you're traveling with your cards to help make sure your time away from home is stress-free.

Self-Service Settings

User-Provided Photo
Add a profile photo, to further customize your experience.

Change Username
Allowing users to change their online sign-in credentials with a more personalized username.

Change Address
Self-service editing of mailing address.

Change Email and Phone
Self-service editing of email and phone changes that will update the core.

Conversations

Start a Conversation
Designed to feel like the messaging app you use every day. Chat securely with your bank's support team to get the answers you need.

After Hours Message
Set an auto-reply message so your customer knows when to expect you or provide other opportunities for self-help.

View Hours of Operation
See when your FI is available to help.

Attatch Accounts, Transactions, Files and Photos
Attach accounts, transactions, files or photos to provide more context to your support sessions.

Branded Email Notifications
Receive email notification for new and unread support conversations.

Alerts

High or Low Balance
Notifications for when your balance is running low and awareness of your account status.

Large Transaction
Allow your customers to set custom notifications for when a large transaction is posted to their account.

Contact Information

Contact and Support Information

Provide your phone number and address for when it's needed.

Branch and ATM Locations (Mobile)

With our interactive maps, you can make sure your users can find where you are and where they can access their money with your ATMs.

Banno™ Features

Enterprise Tools

People

Users

Search by Name, Email, Username and NetTeller® ID
Quickly find who you're searching for in multiple ways.

User Profile Information from CIF
Pull in customer information directly from the CIF (Customer Information File).

Recent Transactions
View the customer's recent transactions to help troubleshoot potential issues.

Account Details
Learn more about the customer's account with additional details.

Audit Log of Changes
Understand recent updates to the customer's account.

Manage Feature Permissions
Granulated permissions allow your FI.

Approve RDC Accounts
Manage which accounts allow RDC (Remote Deposit Capture).

View Notifications

Messages

Send a Message to All Users
Send messages to keep your customers up to date with your institution's news.

Schedule and Expire Messages
Plan your message by selecting a date and time to publish and expire.

Send Push Notifications
Send a notification that pops-up on mobile so your customer doesn't miss critical information.

Settings

Update Contact Information
Easily update your contact information so your customers know where to reach you.

Edit End-User License Agreement
Customize your EULA as-needed.

Support

Conversations

Secure, Asynchronous, Personal Chat
Allowing users to have a secure conversation with their FI, exchanging messages and documents.

View User Profile
View user photos provides an opportunity for a more personal support conversation.

Email Notifications
Receive email notification for new and unread support conversations.

Conversation Status (New, Open, Pending, Closed)
Understand and automatically update the status' based on what action is needed by whom

Assign to User
Assign a specific conversation to someone else within your support staff.

Saved Replies
Utilize a custom saved reply or template to answer some of your more common questions.

Attach Accounts, Transactions, Files and Photos
Attach accounts, transactions, files or photos to provide more context to your support sessions..

Support Initiated Conversations
Quickly start a conversation from user profiles, sending them the most important messages in a secure platform.

Settings

Set Hours of Operation
Quickly update your hours of operation so the customer knows your availability within the conversation.

Holiday Hours
Update your holiday hours so the customer knows the best time to contact you.

Reports

General

CSV Export
Export a CSV list of user information for each report type.

Freeform Date Range Selection
Allows the flexibility to select from your own date ranges.

App Usage

Active Users
Understand how many users are engaged with your online banking.

Users by Platform (Mobile & Online)
Distinguish which platform your users are using.

First-Time Users
Understand the reach of your marketing campaigns by viewing first-time viewers.

Enrollment Attempts
Keep track of all the enrollment attempts and those that made it through the enrollment process.

Retention
Easily understand how often your users are coming back.

Logins By the Time of Day
Display when your customers are using your online banking solution the most.

Bill Pay

Active Bill Pay Users
Know who your most engaged bill pay users are.

Average Payment Amount
Recognize the average payment amounts amongst your customers.

Total Money Moved
Quickly review all money moved through bill pay.

Transfers

Active Transfer Users
See data about who your most engaged transfer users are.

Average Transfer Amount
Understand at a glance your institution's transfer average amongst your customers.

Average Amount Per Day
View and understand the amount of transfer traffic utilized in one day.

Average Amount Per User
Understand who is utilizing transfers the most.

User Provided Memo Text
Allow your customers to enter memo notes on immediate transfers.

Most Popular External Institutions
Insights into what accounts your customers are using most.

Remote Deposit Capture (RDC)

Active RDC Users
See data about who your most RDC users are.

Percentage of Users Enrolled
Understand how many people utilize RDC throughout your institution.

Rejected Users
See a list of rejected users and enable them if needed.

Average Deposit Amount
Understand at a glance your institution's average deposit amount amongst your customers.

Average Amount Per Day
View and understand the amount and volume deposited in one day.

Average Amount Per User
See the average amount each user transfers from your institution.

Settings

Authentication

Sign-In to Banno.com
Easily access our Platform from anywhere, right on our website.

Two-Factor Authentication
Help protect your account from unauthorized access by requiring to enter an additional code when they sign in.

Employee Managements

Manage Permissions for Groups
Groups are the categories you use to determine which employees have access to features, applications and various permissions inside Banno.

Invite Employees By Email
Easily give employees access to Banno by sending them an email invite.

Content

General

Add and Edit Images
Place images on your site and edit them to fit exactly where you need.

Add or Remove Links
Hyperlink your text and images so getting around your site is easy and convenient for your users.

Create, Move, and Clone Pages
Keep control of the content on your site and add or move pages whenever and wherever you need to.

Activate, Deactivate Pages
Temporarily activate/deactivate your pages for when you may or may not need them.

Hide Pages
Hide pages from search engines.

Site Templates
Develop and edit your sites templates.

Asset Manager
Upload assets to use on your website and apply labels to make them easy to find later.

Audit Trail
View the changes made to your website and see who is making them.

Integrate ATM and Branch Locations
With our interactive maps you can make sure your users can find where you are and where they can access their money with your ATMs.

Insert and Edit Tables
Use our table editor to manage the tables on your website.

Redirect Management
Create, edit, and delete redirects to get your users to the right location.

Retrieve, Manage, And Export Forms
Keep track of the forms you collect from your website and archive them when you're done. You can also export them to a PDF, Excel or CSV file.

Publishing Approvals
Allow certain users to be able to edit your content and require others to approve the changes before changes go live.

Scheduled Publishing
Make changes to your site even if you aren't ready to publish them and schedule the changes to go live at a later date.

Treasury Management and Dynamic Rates
Keep your rates up to date in one place in our CMS and use our dynamic links to put them on your site in multiple places that will update automatically whenever your rates change.

WYSIWYG Editor
Our WYSIWYG (what you see is what you get) editor makes it easy for anyone to update your website.

Marketing

General

Ad Stats
Review the performance of all your ads to see what's working and hide the ads that are not.

Ad Tags
Using tags with your ads will control where they automatically get placed into your content.

Analytics
Know the success of your ads with stats like goal pageviews, first-time visitors, returning visitors, click-through rate and best performing ads.

Audience Overview
Know if you users are visiting your website from desktop, tablet or mobile devices.

Campaigns
Keep your ads organized in campaigns for an additional layer of statistics and categorization.

Reporting
Create your own custom reports and export them to a CSV file.

Online Banking Username Association
Once a user logs into your online banking site we'll associate that username with their browsing habits so you can have a better understanding of who they are and what products they're interested in.

Monitor

General

Broken Assets
Make sure your site doesn't have any missing assets like images, HTML, CSS and JavaScript.

Broken Links
Know that every link on your site will successfully lead your users to where they want to go.

Changes in Content
Monitor will watch over the content on your website to make sure no unauthorized changes have occurred.

Check DNS and SSL
Monitor will make sure you never have expired certificates or unwanted changes to your DNS records or SSL certificates.

Email Notifications
Get alerts when Monitor finds a problem with your site and receive reports as often as you'd like.

Maintenance Events
If you ever need to make certain changes to your site that would trigger an alert you can schedule a maintenance event to avoid false alarms.

Malicious Content
Monitor will watch over your site for malware or links to phishing scams.

Snapshot History
View and browse your website from any point in time that a scan was run in the past.

Banno™ Features

Upcoming Features

Mobile and Online

Money Movement

- JHA Full Service Card Payments**

Customer Enablement

- Login for Offline Mode (Online)*
- SMS Banking*

People

- Unlock User*

Support

- Option to Enforce Transfer Cutoff Times*

***NT Gap Item Released October 2019*
**NT Gap Item*