

innovative capabilities that help you connect possibilities

Jack Henry™ Technology
Guide for Banks



introduction

Jack Henry is committed to growing, supporting, protecting, and innovating for community and regional banks.

That's why we're applying next-generation technology across our extensive range of best-of-breed capabilities. We provide cutting-edge products, solutions, and roadmaps, prioritizing innovation and forward-thinking to help you differentiate strategically and compete successfully.

Solutions are available to all banks unless denoted by special marks that indicate capability with a specific core platform:

- ★ SilverLake System®
- ✱ CIF 20/20®
- ★ Core Director®

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digital banking

Digital Banking Platform

Retail & Small Business Banking

- **Banno Digital Platform** – Innovative digital banking solutions for financial institutions.***
 - » **Banno Mobile and Online** – Allows accountholders to interact and transact in a robust, secure, elegant environment.
 - » **Banno Usage Data** – Enables app usage to be easily and accurately understood with data that can be absorbed using a variety of analytics tools.
 - » **External Account Aggregation** – Empowers customers with the ability to link external financial accounts into your digital banking experience powered by Finicity.
 - » **Spanish Support** – Offers multilingual customers the opportunity to interact with your bank in Spanish.
 - » **Autobooks Integration** – Integrated invoicing for individuals and small businesses.
 - » **Array Integration** – Offers free financial health and security tools to your customers with premium features available for an additional cost.
 - » **NuDetect Integration** – Adds protection to the three major account entry opportunities in the digital space (login, enrollment, and account recovery).
- **Banno Business** – User entitlements, ACH origination, wire transfers, Positive Pay, and information reporting.
 - » **Conversations for Business** – Allows business users to communicate securely with one another and with you – reducing the risk of fraudulent attacks via email.
- **JHA Multifactor Authentication** – Identity authentication for online transactions.
- **OFX Gateway** – Interactive internet banking solution for PC-based financial management systems.
- **Symantec Tokens** – Identity authentication token solutions for online transactions.

Commercial Banking

- **Banno Business** – User entitlements, ACH origination, wire transfers, Positive Pay, and information reporting.
 - » **Conversations for Business** – Allows business users to communicate securely with one another and with you – reducing the risk of fraudulent attacks via email.
- **JHA Treasury Management** – Advanced commercial cash management with configurable dashboards, reporting, Positive Pay, ACH, wires, payment processing, and account reconciliation for commercial accounts.*
- **JHA Small Business Cash Management** – Offers business banking customers flexibility and online access to their accounts with ACH, wire transfer, reporting, and account management capabilities.
- **JHA Commercial Cash Management** – Advanced, next-level cash management features to help banks serve today's commercial customers.*

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Real-Time Chat (Augmented and Non-Augmented)

- **Banno Conversations** – The only digital banking platform that offers a secure, personal chat at the customer's convenience.
 - » **Video Chat and Screen-sharing** – Video chat and screen sharing/co-browsing embedded into the Conversations tool.
- **Live Chat** – Online, real-time chat and customer service solution.

Back Office Service & Support

- **Banno People** – Optimizes Banno Online and Banno Mobile back-office support with a comprehensive view of users.

Marketing

- **Banno Marketing** – Targeted marketing ads and campaigns within the digital banking experience.

Electronic Statements

- **JHA Electronic Statements – Interactive** – Electronic generation and delivery of customer statements and notices.

Personal Financial Management

- **JHA Online Financial Management** – Enables diverse financial institutions to enhance the digital banking experience.

Open Banking Platform Integration

Digital Toolkit

- **Banno Digital Toolkit** – API access, single sign-on (SSO), plug-ins, and authentication framework.

Deposit Account Opening

Account Opening

- **JHA OpenAnywhere** – Digital account opening solution for consumers and businesses.
- **Opening Act** – Online deposit and loan account opening.
- **JHA BankAnywhere** – Multi-branding capabilities for digital-only brands or multiple brands utilizing a single charter.*
- **ArgoKeys DepositKeys** – Deposit account opening and administration.*
- **OnBoard Deposits** – In-branch deposit platform.***

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Web Solutions

Website Design & Hosting

- **JHA Website Design and Hosting** – Comprehensive, specialized website design, content management, and hosting services for financial institutions.
 - » **Banno Content** – A platform designed for FIs to manage content, that's easy, efficient, and reliable.
 - » **Banno Monitor** – Targeted suite of security services to protect, guard, and respond to a potential website attack.
 - » **Digital Quality Management** – Automated digital governance solution for financial institution websites.
- **Digital Marketing Services** – Interactive solution that that enhances your website's relevance.
- **Visual Branding Services**
 - » **Jack Henry Visual Branding Services: Logo Rebuild™**
 - » **Jack Henry Visual Branding Services: Visual Elevation™**
 - » **Jack Henry Visual Branding Services: Complete Logo Reimagination™**

payments

Instant Payments

Instant Payments Hub

- **JHA PayCenter** – Proprietary payments providing ready-built, secure conduits to the instant payment networks and all network-specific data feeds.
- **JHA PayCenter and FedNow® Service** – Real-time personal and business payments.
- **JHA PayCenter and RTP®** – Real-time personal and business payments.
- **JHA PayCenter and Zelle®** – Instant personal and small business payments.
- **Jack Henry Faster Payments Toolkit** – Turnkey payments toolkit to embed native faster payments mobile apps into digital platforms.

Credit Card Transaction Processing & Programs

Credit Transaction Processing

- **JHA Credit Processing** – Credit card transaction processing.
 - » **Full-Service Credit Card Processing** – Outsourced credit card processing and operations requires limited involvement from the issuing banks with Jack Henry administering the card program.
 - » **Agent Credit Card Program** – Funding agent for consumer and commercial credit card programs.

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Credit Program Advisory Services

- **JHA Credit Card Portfolio Advisory Services** – Customized consulting services and expert guidance on launching new or modernizing existing credit card programs.

Credit Card Issuance & Management

- **Tokenization** – Enables credit cards to support digital wallets.
- **Digital Issuance** – View card credentials within the digital banking platform.
- **Digital Provisioning** – Securely transfer card information from mobile banking solutions to digital wallets.
- **Card Production and Personalization** – Industry-leading card production solutions.
- **Instant Issue** – Generate high-quality, personalized, ready-to-use cards in minutes.
- **Card Activation and PIN Management** – Seamless card activation and PIN management.

Mobile Cardholder Controls

- **MyCardRules** – Self-service cardholder controls and management inside the digital channel.

Rewards

- **Jack Henry Loyalty and Rewards** – Enterprise loyalty, rewards, and engagement platform.

Fraud Mitigation & Management

- **JHA Card Fraud Center** – Complete card fraud detection and prevention services.
- **JHA Hot Card Center** – Around-the-clock lost and stolen card reporting service.
- **JHA Card Fraud Advisory Services** – Fraud mitigation consulting services.

Program Analytics

- **JHA Card Analytics** – Actionable insights that drive credit program improvements and cardholder engagement.

Card Adoption & Marketing Support

- **JHA Card Adoption and Usage Advisory Services** – Customized consulting services that drive portfolio growth.
- **Jack Henry Resource Center** – Free card adoption and usage campaigns and materials.

Full-Service Disputes & Chargeback Services

- **Jack Henry Full-Service Disputes and Chargeback Services** – End-to-end dispute and chargeback services that resolve credit transaction disputes on behalf of issuers.

Debit Card Transaction Processing & Programs

Debit Transaction Processing

- **JHA Debit Processing** – Debit transaction processing.

ATM Services

- **ATM Services** – Support driving of industry-leading ATM makes and models.

Debit Card Issuance & Management

- **Tokenization** – Enables debit cards to support digital wallets.
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Commercial Remote Deposit Capture

Mobile Remote Deposit Capture

- **JHA SmartPay mRDC (Mobile Remote Deposit Complete)** – Commercial mobile remote deposit capture solution.
- **Ensenta Business RDC – Mobile** – Commercial mobile remote deposit solution compatible with camera-enabled iOS and Android devices.
- **Ensenta Business RDC – Mobile with Multi-Check** – Commercial mobile remote deposit solution that enables multiple checks to be deposited in a single deposit.

Desktop Remote Deposit Capture

- **JHA SmartPay Remote Deposit Complete (RDC)** – High-volume remote deposit capture with Jack Henry proofing and balancing services.
- **JHA SmartPay Remote Deposit Now (RDN)** – High-volume remote deposit capture with business-managed proofing and balancing.
- **Ensenta Business RDC – Desktop** – High-volume remote deposit solution using market-leading desktop scanners.

Deposit Risk Mitigation

- **Ensenta ATM Risk Management and Check Image Processing** – ATM/ITM/kiosk check processing solution offering risk mitigation, real-time posting, and integration with ImageCenter Item Processing.
- **Ensenta Deposit Risk Reviews** – In-depth assessments of RDC policies, system settings, and evolving regulatory requirements.

Analytics

- **SmartSight and SmartSight for Business** – Interactive business intelligence solution supporting all payment channels.

Consumer Remote Deposit Capture

Mobile Remote Deposit Capture

- **JHA SmartPay Remote Deposit Anywhere (RDA)** – Consumer mobile remote deposit capture solution.
- **Ensenta Consumer RDC – Mobile** – Consumer remote deposit capture solution compatible with camera-enabled iOS and Android devices.

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Desktop Remote Deposit Capture

- **Ensenta Consumer RDC – Desktop** – High-volume remote deposit solution using market-leading desktop scanners.

Deposit Risk Mitigation

- **JHA SmartMonitor** – Risk management solution for mobile deposits made using JHA SmartPay Remote Deposit Anywhere (RDA).
- **Ensenta Deposit Risk Reviews** – In-depth assessments of RDC policies, system settings, and evolving regulatory requirements.

Analytics

- **SmartSight** and **SmartSight for Business** – Interactive business intelligence solution supporting all payment channels.

Web Payments

- **JHA SmartPay Biller Express** – Online payments and electronic bill/invoice presentment solutions for businesses, charitable organizations, and billers.

Payrailz Payments Platform

- **Payrailz Payments Platform** – Next-generation, cloud-native, AI-enabled, digital payments platform.
 - » **Payrailz Business Disbursements** – Feature-rich business digital bill pay solution.
 - » **Payrailz Pay a Bill** – Next-generation, AI-driven consumer and micro-business bill pay.
 - » **Payrailz Pay a Person** – Open-loop, real-time, person-to-person (P2P) payments.
 - » **Payrailz Pay a Loan** – Digital consumer loan, mortgage, and credit card payments.
 - » **Payrailz Transfer Money** – Seamless internal and external account-to-account (A2A) transfers.
 - » **Payrailz Fraud Monitor** – Real-time, AI-based fraud mitigation for multiple payment types.
 - » **Payrailz Check Printing Services** – Outsourced, secure, and cost-effective check printing.

Integrated Receivables & Remittance

Receivables Processing & Management Remittance

- **Jack Henry Integrated Receivables** – Straight-through payment processing solution for all payment types and remittance documents.
- **RemitPlus** – Remittance and integrated lockbox payment processing.

- **RemitWeb** – RemitPlus module for online image review and reporting.
- **RemitCentral** – Remittance solution that converts checks to ACH transactions.

Wires

Domestic & International Wires

- **Jack Henry Wires** – Cloud-based solution for domestic and international wires.
- **DirectLine Wires** – Hosted domestic wires solution.

ACH Origination & Processing

ACH Origination & Transaction Processing

- **ACH Client** – ACH origination solution for financial institutions and commercial customers that originate ACH transactions.
- **ACH Manager** – Secure, automated processing of incoming and outgoing ACH transactions.
- **JHA SmartDetect** – Maintain compliance with Nacha rules that mandate ACH originators validate accounts for ACH WEB transactions.

Payments-as-a-Service (PaaS)

Payments-as-a-Service Strategy

- **Payments-as-a-Service Strategy** – Jack Henry's PaaS platform consolidates money-moving solutions, delivering them through a virtual payments hub that provides seamless access to a suite of open APIs, payment portals, and payment processing engines that support numerous payment channels and types.

operations

Training & Education

- **Jack Henry University** – Initial and ongoing education.***
 - » **Know-It-All Credit Programs** – Continuing education credit programs.***
 - » **Know-It-All Learning Management Portal** – Fully customized portal for enterprise-wide training.***
 - » **Know-It-All Now** – Annual continuing education subscription.***

Core Platforms

Banking Core Platforms

- **SilverLake System (SL)** – Highly customizable commercial banking platform.*
- **CIF 20/20 (20/20)** – Robust, parameter-driven banking platform.*
- **Core Director (CD)** – Intuitive, growth-enabling banking platform.*
- **JHA OutLink Processing Services** – Turnkey outsourcing solutions.***

Multi-Branding

- **JHA BankAnywhere** – Agile and secure cloud-based digital core solution.*

Open Banking, Integrations & Customization

Open Banking

- **JHA Marketplace** – Shared PowerOn solutions for the Jack Henry banking community.**
- **Vendor Integration Program (VIP)** – Third-party product integration services.***

Integrations

- **jXchange** – Open connectivity between core, complementary, and third-party products.***
- **jhaEnterprise Notifications System** – Customizable alerts and notices using a single approach across multiple products.***

Core Customization

- **PowerOn** – Platform customization tool.**

Vendor Integration Program (VIP)

- **jXchange** – Open connectivity between core, complementary, and third-party products.***

ATM, ITM, Kiosk Services

Image Deposits

- **ImageCenter** – Comprehensive image capture and fraud prevention solution that electronically processes transactions from branches, tellers, mobile, ATMs, and more.***

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- » **ImageCenter ATM Deposit Management** – Assimilate advanced function ATMs with the ability to consolidate multiple bundles and to process mixed ATM environments.
- » **ImageCenter Express** – Hosted, full-featured teller capture and item processing solution.
- **JHA ATM Terminal Driving** – Turnkey ATM driving.
- **Ensenta ATM Risk Management and Check Image Processing** – ATM/ITM/kiosk check processing solution offering risk mitigation, real-time posting, and integration with ImageCenter Item Processing.

Branch Operations

Teller Services

- **Teller** – Comprehensive teller sales, service, and transaction processing.***
- **Teller Capture** – Secure and automated check processing.**
- **TellerMaster** – Customized OTC transaction processing.**
- **Teller Offline** – Offline transaction processing.**
- **Teller CheckMaster** – Customized check printing.**
- **Teller CheckMaster Plus** – Generate checking account starter kits.**
- **Teller SigMaster** – Signature verification.**
- **Teller BondMaster** – Automated U.S. savings bond redemption.**
- **Teller CTRMaster** – FinCEN Form 104 Currency Transaction Reporting (CTR).**
- **Teller Isosceles** – Branch staffing and transaction cost and volume analytics.**
- **Teller Cash Dispenser** – Automated teller balancing.**
- **Teller Cash Recycler** – Automated cash counting.**
- **Teller PassBook** – Passbook savings accounts support.**

Mobile Branch Services

- **Branch Anywhere** – Solution that enables the execution of an enterprise mobile strategy with a mobile app platform for your employees.***
- **ArgoKeys Branch Sales Automation** – Sophisticated, fully integrated platform.*
 - » **ArgoKeys DepositKeys** – Deposit account opening and administration.*

Data Analytics, Imaging & Business Operations

Check Imaging

- **4|sight Check Imaging** – Comprehensive check imaging and branch capture solution.***

Data Analytics & Reporting

- **Enhanced Account Analysis** – Account ROI assessment.*
- **jhaData Insights** – Data warehousing solutions that provide a consolidated view of all bank operations through dashboards and reporting tools.
 - » **Cognos BI** – Simplifies the creation, distribution, and modification of reports while offering a Web-based experience that is designed to support users of every skill level.**
 - » **jhaAnalytics** – Cloud-based data warehousing, analysis, and reporting solution that harnesses the power of the jhaKnow enterprise data warehouse product, using only its most critical features.**
 - » **jhaKnow** – Customizable data warehousing and decision-support system that consolidates and transforms days, months, and years of raw data into an enterprise-wide data and reporting repository.*

Data & Content Management

- **Synergy Enterprise Content Management (ECM)** – Solution suite that securely captures, stores, manages, retrieves, and distributes virtually all types of electronic files and content across the organization.
 - » **Synergy eSign** – Electronic signature capture solution.

Business Process Automation

- **jhaEnterprise Workflow** – Automated multi-step business processes.***
 - » **EWf Professional Consulting Services** – Designed to help you build out and formalize business processes and better leverage the integration touchpoints within EWF.***

Financial Operations

Financial Performance Suite

- **Financial Performance Suite** – An integrated, highly secure web-based application that revolutionizes your bank's financial management process and accepts data files from any core processing solution and third-party vendor service. With FPS, key staff in lending, finance, accounting, and marketing can now access valuable tools all in one place, including:

- » **Asset Liability Management** – A strategic approach to managing risk that closely integrates your bank's initiatives with your ALM program.
 - » **ALM Services** – Select from proven outsourced ALM and profitability services for quarterly reports and analysis. A variety of model services are available including setup, maintenance, and validation.
- » **CECL Solutions** – A flexible and complete system that captures important data now with the flexibility to add more in-depth analysis capability over time.
 - » **CECL DataStore and Validation** – Allows you to meet regulatory requirements by verifying all required data elements needed to calculate CECL loss amounts are available, ensuring critical information is accessible in a controlled environment.
 - » **CECL Analysis and Reporting** – An all-inclusive solution with the flexibility to begin with a simple method and easily adapt to a more sophisticated method as your portfolio becomes more complex.
- » **Customer Profitability and Pricing** – Offers your bank an enterprise-wide solution that empowers your frontline personnel to effectively manage relationships and strategically price new business.
- » **Daily Dashboard** – Provides daily intra-month reporting with insights and visualizations that include financial, performance, production, operational, and market indicators.
- » **Forecasting and Financial Reporting** – An ideal solution for financial institutions in need of a comprehensive and flexible budgeting system that also provides full financial reporting.
- » **Performance Scorecard** – An integrated commission system that replaces in-house Excel tracking. Setting objectives and rewarding employees for results leads to a “pay-for-performance” mindset and a high-performing organization.

Consulting & Professional Services

Consulting Services

- **JH Technology Architecture Services** – Solution architecture diagrams.***
- **JHA Client Services Consulting** – Operational assessments and consulting.***
- **JHA Program Management Services** – Comprehensive assistance for complex projects.*

information security & technology

Cybersecurity

Managed Security Services

- **Gladiator Total Protect** – A powerful suite of security services equipped with an arsenal of tools to increase your bank's cyber resiliency through better visibility of potential cyber events across your networks.

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- **Jack Henry Managed Detection and Response** – Fully managed advanced threat detection and response that leverages the best in endpoint detection.
- **Gladiator Consulting Services** – Comprehensive information security assessments, proactive planning, and IT regulatory compliance consulting including remote services.

Governance, Risk & Compliance

- **Gladiator eSAT/eCSAT** – Electronic security awareness training.
- **Gladiator GRC Policy Management** – Expert, comprehensive, IT regulatory compliance support.
- **Gladiator Virtual Information Security Officer** – Outsourced, scalable information security program.
- **Gladiator Business Continuity Planning** – Enterprise-wide business continuity consulting.
- **Third-Party Risk Management** – Consulting services designed to help manage and mitigate risks associated with critical vendors and third-party relationships.

Infrastructure

Managed IT Services

- **Gladiator Managed IT Services** – Monitoring and management of mission-critical IT infrastructure.

Network Services

- **Jack Henry Network-as-a-Service** – Resilient, cost-effective branch connectivity with Jack Henry's secure network.
- **Gladiator Enterprise Network Design, Implementation & Support Services** – LAN/WAN design, implementation, and support.
- **Gladiator Enterprise Virtualization Services** – Server and desktop virtualization.
- **Gladiator Managed Unified Communications Services** – In-house and hosted converged networks for simultaneous data, voice, and video.

Cloud Computing

- **Gladiator Hosted Network Solutions** – IT infrastructure outsourcing.

Data Conversion Services

- **Enterprise Conversion Solutions (ECS)** – Converts and imports legacy system data as well as merger and acquisition (M&A) content into any other platform.***
 » **ECS Digital Data Conversion** – Digital-to-digital data conversion of all file and output types.

- » **ECS OneCopy** – Copy large sets of data between servers connected in a private network at nearly 50% faster speeds than other tools in the market.
- » **ECS RDC Conversion** – Convenient data migration between legacy RDC systems and EPS.
- » **ECS Web** – Secure outsourced storage and web-based retrieval of converted check and document images and COLD report data.
- » **ECS Web Connect** – Long-term data storage solution to offload older in-house Synergy data to be hosted in a secure web-based Jack Henry data center.

Disaster Preparedness

Data Backup & Recovery

- **Centurion Disaster Recovery** – Disaster recovery services for core and complementary solutions.
- **Centurion Enterprise-Level Recovery** – Data protection and disaster recovery for Windows servers, Linux servers, Microsoft 365 environments, and public cloud infrastructures.
- **Centurion Hosted High Availability** – Fully managed data replication service.★★

Sheltered Harbor Compliance

- **SecurePort, a Sheltered Harbor™ Solution** – Secure data vaulting solution designed to protect consumers' data in a worst-case disaster scenario.*

Lending

Loan Origination

Consumer Lending

- **LoanVantage** – Consumer and commercial loan origination and lifecycle management solution.
- **LoanVantage Mobile** – Convenient, on-the-go tool for lenders.
- **LoanVantage Online Application** – Digitally optimized, borrower-facing application, complete with automated offers and approval.
- **LoanVantage Tax Return Spreading** – Import consumer tax return PDF files with the click of a button.
- **OnBoard Loans** – Compliance driven, server-based retail and commercial lending.★★★

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Commercial Lending

- **LoanVantage** – Consumer and commercial loan origination and lifecycle management solution.
- **LoanVantage Mobile** – Convenient, on-the-go tool for lenders.
- **LoanVantage Online Application** – Digitally optimized, borrower-facing application, complete with automated offers and approval.
- **LoanVantage Tax Return Spreading** – Import business tax return PDF files with the click of a button.
- **OnBoard Loans** – Compliance driven, server-based retail and commercial lending.***

Loan Solutions & Servicing

Loan Management

- **Enhanced Collateral Tracking** – Collateral management.**
- **Enhanced Loan Collections** – Problem account tracking and management.*
- **LoanVantage Online Portal** – Online tool for securely collecting digital loan documents from borrowers.
- **Loan Collateral Tracking** – Collateral management solution.**
- **JHA Investor Servicing** – Loan sales administration.***

Commercial Finance

- **BusinessManager** – A proven, turnkey accounts receivable finance solution that enables banks to provide daily cash flow to creditworthy, cash-constrained businesses.
- **FactorSoft** – Handles all aspects of the factoring business process with unmatched monitoring tools and controls for success in niche markets.

financial crimes & fraud risk

Financial Crimes

Real-time Fraud and BSA Compliance Platform

- **Jack Henry Financial Crimes Defender** – Fully hosted, cloud-native, real-time fraud and BSA compliance platform providing visibility into financial crimes and fraud across channels.**
 - » **Real-Time Fraud Event Interruption** – Fraud decisioning for real-time payments, checks, transfers, and more.
 - » **BSA/AML** – Automated enterprise-wide monitoring and reporting of suspicious activities for BSA compliance.

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Fraud Detection

- **Gladiator Enterprise Security Monitoring** – Security monitoring and reporting for core solutions.*
- **Gladiator iPay Enterprise Security Monitoring** – Security monitoring and reporting for iPay Bill Pay.
- **Gladiator NetTeller Enterprise Security Monitoring** – Security monitoring and reporting for NetTeller Online Banking.*

Consulting

- **Fraud Consulting Service** – Strategic consulting focused on aligning your fraud application configuration with institution-defined goals.*
- **BSA Regulatory Consulting Service** – Strategic consulting focused on aligning your BSA compliance solution configuration with institution-defined goals.*

Watch List Screening

- **JHA SafeGuard** – The most advanced, easy-to-use, and cost-effective watch list screen solution in the industry.*

Check Imaging

- **AlertCenter** – Real-time fraud solution that provides advanced notification on potential returns, enables loss avoidance, helps detect new account fraud, and expedites funds-availability decisions on transit checks through all deposit channels.
- **Jack Henry-hosted OrboAnywhere Fraud Module** – AI-powered check fraud detection seamlessly integrated with 4|sight to deliver faster, more efficient, and highly accurate results.

commercial banking

Commercial Banking

Business Banking

- **Jack Henry Deposit Escrow** – Manages commercial deposit escrow accounts and empowers clients to open, manage, and close their own sub-accounts.
- **Banno Business** – User entitlements, ACH origination, wire transfers, Positive Pay, and information reporting.
- **JHA Commercial Cash Management** – Advanced, next-level cash management features to help banks serve today's commercial customers.*
- **JHA Treasury Management** – Flexible cash management for commercial accounts.*

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- **JHA Small Business Cash Management** – Offers business banking customers flexibility and online access to their accounts with ACH, wire transfer, reporting, and account management capabilities.
- **Landlord/Tenant Security Deposit Tracking** – Tax and interest management. **
- **Demand Account Reclassification** – Deposit reporting. **
- **Jack Henry Sweeps** – Zero balance accounting and overdraft protection supported by line of credit or savings, collateral assignment, fed funds purchased and sold, repurchase agreements, and FDIC sweep.

Commercial Finance

- **BusinessManager** – A proven, turnkey accounts receivable finance solution that enables banks to provide daily cash flow to creditworthy, cash-constrained businesses.
- **FactorSoft** – Handles all aspects of the factoring business process with unmatched monitoring tools and controls for success in niche markets.

customer relationships

Relationship Management

- **Relationship 360** – Fully integrated, customizable rewards and loyalty based on holistic customer relationships. **
- **Synapsys** – Automated sales, marketing, and customer service. ***

Telephone Banking

- **iTalk** – Next-generation full-service telephone banking. ***

Customer Relationships

Contact Center Services

Call Center Services

- **jhaCall Center** – Comprehensive telephone support and member service solution. ***
- **jhaCall Center Software** – Metrics, security, service, and compliance. **

Marketing Resources

Adoption Marketing

- **Jack Henry Resource Center** – Adoption marketing library to drive adoption and usage.

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financial health

Financial Health Solutions

Financial Health Measurement

- **Personal Financial Management** – Enables diverse financial institutions to enhance the digital banking experience.
- **Financial Health Measurement** – Create opportunities for quantifiable improvement in financial health.
- **Faster Payments** – Improve financial well-being, improve cash flow, and protect credit scores.
- **Financial Crimes & Fraud Risk** – Protect customers and your reputation with advanced technology to combat current and emerging threats.
- **Information Security & Technology** – A proactive, innovative approach to security to safeguard your customers' data and your internal systems.

unlock your potential

[Connect](#) with a Jack Henry expert to help you innovate faster and compete effectively.

For more information about Jack Henry, visit jackhenry.com.