

Digital Banking

Jack Henry Conversations™

Remember the days when your financial institution could really help people because you knew them on a more personal level? Natural conversations create a foundation of mutual trust. While today's digital world brings convenience, self-service only takes a user so far before they seek support teams for a familiar and trusted face.

We've designed a way to engage directly and contextually with accountholders in a digital channel. We call it Jack Henry Conversations – bridging the gap between self-service and trusted relationships.



Restore Natural Dialogue

With Conversations, financial institutions seamlessly transition into digital service, easily continuing service standards in a native product. Paired with Advanced Guidance for Jack Henry Conversations™, teams can even host live video-chat or co-browse sessions, further replicating “in-branch” service in a virtual environment.



Secure & Core-Connected

Because users are authenticated in the app, all communications are encrypted. Additionally, Banno™ apps are core-connected, enabling financial institutions to transact on the user's behalf - a service that others aren't achieving on the digital channel. This nativeness also helps with audits, where every conversation is stored indefinitely, providing the option to audit externally and internally.



building support, digitally

Financial institutions *really* help people when they know their accountholders at a personal level. But how is that fostered in a digital environment?

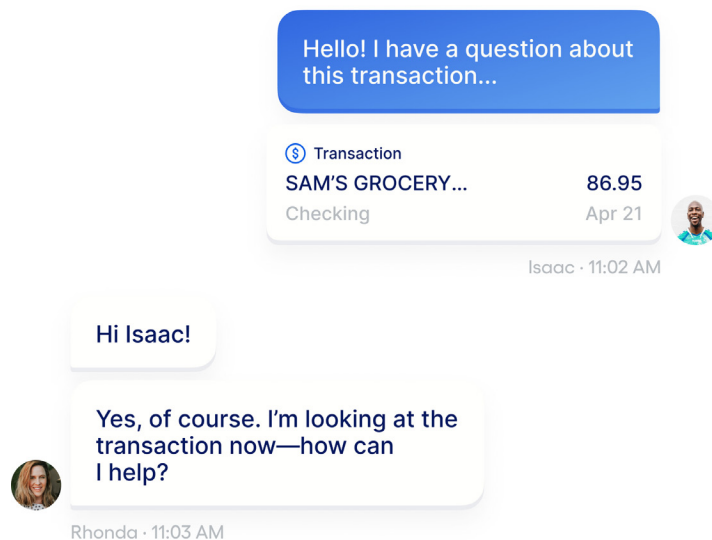
Conversations does this by enabling support teams to continue their humanized support, but in a virtual environment. While digital banking is convenient, self-service has its limits; luckily, Conversations can match the unique needs of each financial institution.

native chat capabilities

With Conversations, financial institutions can help accountholders via an integrated chat feature, native to the platform. This ensures accountholders are authenticated and gives full visibility to account activity, even allowing support teams to transact on their behalf. This leads to faster resolution, happier accountholders, and enhances support reputation.

What this might look like

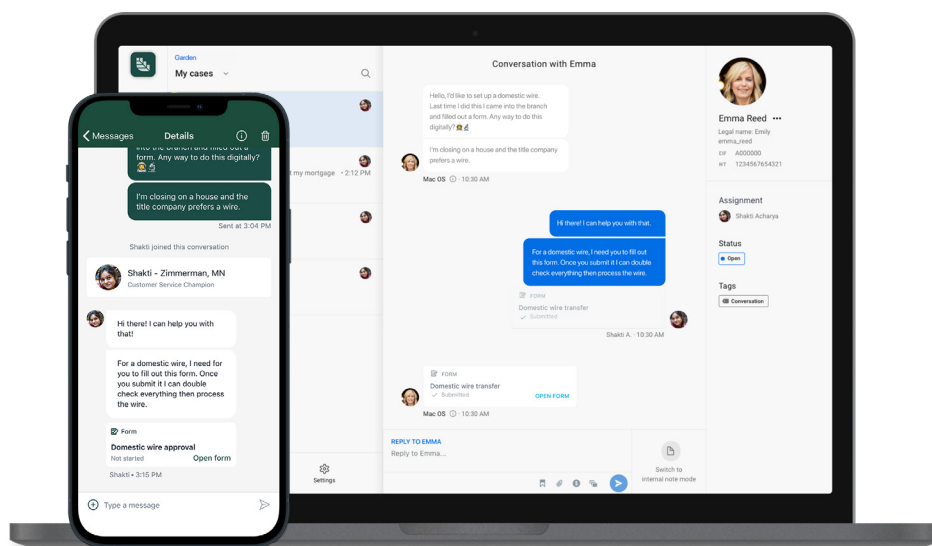
Imagine your accountholder notices a questionable transaction on their account; they can simply open a conversation, and that transaction will carry over to an in-platform chat.



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managing multiple conversations is easy

Staying on top of incoming chat conversations is always a top-of-mind item. With Conversations, it all happens right within the same native platform. Clear conversation statuses and the ability to assign each to a teller, customer support rep, or even loan officer makes helping multiple people at once a breeze.



Case Routing With Rule Management

Some days are busier than others. When the requests start piling up, it can be hard to keep cases organized and assigned correctly. With Banno Support's automatic, configurable case routing, it's quick and simple to ensure incoming cases make it in front of the right support personnel.

Case Tagging

Managing a high volume of support cases can be challenging and an unorganized list can be daunting for support teams. That's where tagging comes in. Customizable, filterable, and searchable tags make it easy to keep cases in order and address them in the way each financial institution sees fit.

“in branch” service meets the digital world

Some conversations are best had face-to-face. But what can be done now that many accountholders prefer to manage their banking on a digital platform? Whether for convenience, or because of physical distance, accountholders require adaptable support options.

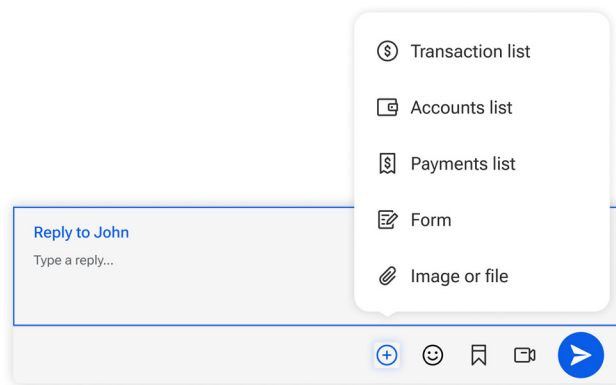


With Advanced Guidance for Jack Henry Conversations™, financial institutions can perform a video chat or even share their screen, combining in-person collaboration with digital convenience and efficiency.

*Advanced Guidance is a digital add-on and requires an additional cost/contract.

bring everyone up to speed with attachments

When your transaction information and account details are not accessible in the same location as the communication channel, it takes away valuable time that should be spent with the accountholder. Thanks to Conversations, it's simple for both accountholders and support teams to provide additional context through attachments.



Files, transactions, accounts, payments, and even authenticated forms can be included in messages, all without leaving the chat thread. This reduces bottlenecks and the need for switching channels, which simplifies workflows and allows support teams to reach a point of resolution faster.

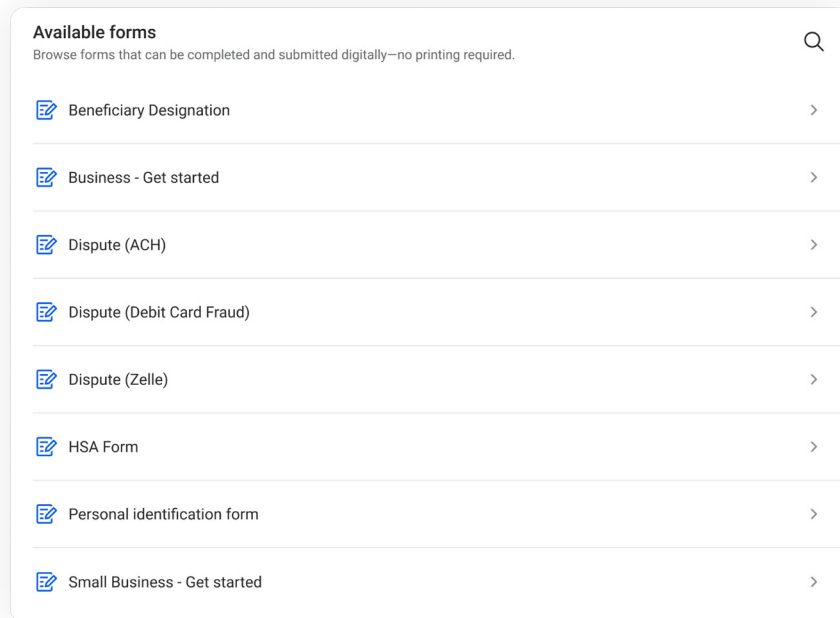
self-service forms

Accountholders expect seamless, digital processes that reduce time spent on tasks. By integrating Banno self-service forms directly into the financial institution's digital app and website, accountholders can easily resolve their simple needs without a phone call or in-person visit. This significantly improves internal efficiency as well, giving support teams back valuable time needed to focus on complex, high-value tasks that require expertise.

Common Use Cases

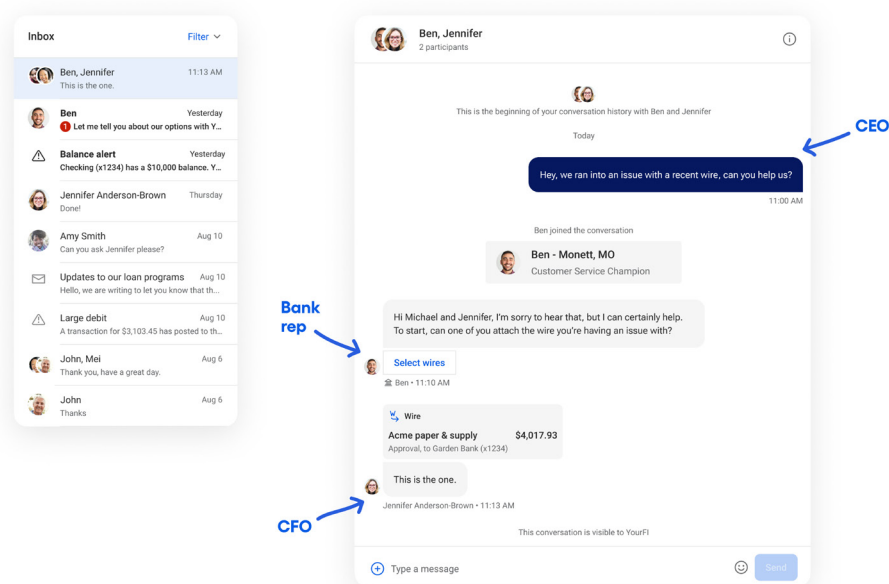
By more efficiently resolving accountholders' most frequent banking needs, financial institutions are saving time for high-level revenue generating tasks. A few examples of these frequent or redundant tasks self-service forms can help streamline include:

- Reporting fraud
- Submitting an address change
- Updating contact information
- Alerting their financial institution of upcoming travel
- Applying for new services



Jack Henry Conversations for Business™

Conversations for Business is a native service that Banno Business™ customers can offer their business users, right within the same digital banking experience. It provides one, centralized place to discuss private information, attach sensitive files, or even approve payments and wire transfers. If that's not simple enough, when business accountholders need clarification, review, or help making a transaction, they can even loop the financial institution into a conversation.



a secure way to do business

Every day, businesses are targeted by phishing attempts, impersonation scams, and other forms of online fraud. Conversations provides a secure, authenticated communication channel within digital banking, helping financial institutions offer accountholders a safer way to exchange important information and conduct business.

Rest easy, Conversations is audit-friendly

We know the auditing process can be stressful, but because Banno apps are core-connected, Conversations are easily auditable. Every conversation is stored indefinitely, allowing each dialogue to be audited both externally and internally.

learn more about how Conversations can maximize your support workflows

Check out our complete [Support Suite Overview](#) or learn more by reaching out to our digital experience team at digitalexperience@jackhenry.com

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