

# Jack Henry Treasury Management™

## Mobile Experience

### Treasury Management Mobile Experience Overview

#### ☆ What does it do?

Our Treasury Management Mobile Experience is designed to empower users with quick and convenient access to information, approvals and money movement - right from their mobile device.

#### ! What problem does it solve?

The Treasury Management Mobile Experience provides users with access to key online banking functions wherever they are, enabling quick approvals, easy payments and instant access to important account and transaction information.

#### 👤 Who is it for?

SilverLake banks of all asset sizes who are looking to expand their business banking segment and want to ensure their users have a seamless experience across all devices with the latest security updates and features.

#### ✓ What are its primary benefits?

- Users always have the most up-to-date version of the app without needing to download updates.
- Consistent and seamless user experience no matter how the user accesses the mobile experience (mobile, desktop, tablet, etc.).
- Faster loading and response times for the user.
- More frequent releases of new features to customers.
- More features than ever, including information reporting, managing account groups, loan payments and loan payment activity, modal and banner communications, and research transactions.

## What is the Mobile Experience?

The Mobile Experience offers a seamless experience across all device types and enables financial institution end users to receive updates and new features across all channels at the same time. The Mobile Experience utilizes a progressive web app architecture, which allows the Treasury Management platform to be enhanced at a more rapid cadence, as well as ensure end users always have the most recent functionality. For our customer-facing FAQ and additional information, see our external [FAQ](#) on the Knowledge Base.

# What are the key value propositions for the Mobile Experience?

## Rapid Feature Deployment

Say goodbye to frustrating app updates! Our features are deployed swiftly without requiring new application builds. Imagine an end user needing to quickly approve a wire transfer. If they encounter a "you must update your application" message, it can lead to frustration due to the delay. Mobile Experience is a solution that effectively eliminates this friction.

## Enhanced Functionality

Experience a significant upgrade from the legacy Mobile Experience, including:

- Banner and modal communications
- Information Reporting widget
- Loan payments and loan payment activity
- Template management
- Search and filter features
- Research transactions
- Information and Resource Center widgets
- Free Form wire origination (with ISO20022)

All these features are enabled without any user updates needed.

## Strong Performance

The Mobile Experience is both stable and performant. Furthermore, the Treasury Management platform's nature necessitates a highly connected Mobile Experience to the platform servers, ensuring real-time visibility of the latest configurations, activity statuses, and transaction information. We consistently make real-time calls to maintain this connectivity.

Our Mobile Experience is built on a progressive web application (PWA) framework that delivers the user experience through mobile browsers and includes the following benefits:

- Cross-platform compatibility for a seamless experience across devices
- Secure data transmission with HTTPS
- Automatic background updates for the latest features and improvements
- Quick loading times for enhanced user engagement, even on slow networks

## Primary User Experience

The Mobile Experience is not the primary channel for most users; the desktop/laptop remains

the predominant platform. Given the nature of most users' roles, desktop usage is five times more prevalent. For example, an Accounts Payable (AP) clerk processing vendor payments or reconciling accounts typically performs these tasks at a desk. Additionally, many users are restricted from using mobile devices.

## **Does the Mobile Experience work on any device?**

Yes, the Mobile Experience can be used on any device with a web browser, making it more accessible than a native app.

## **Do users need to download an app to access the Mobile Experience?**

No, the Mobile Experience doesn't need to be downloaded from app stores such as Apple iOS, Android, and Google Play stores. Instead, users can access the Treasury Management Mobile Experience through any supported web browser.

## **What browsers will be supported for the Mobile Experience?**

The Mobile Experience should work on almost any browser except Internet Explorer or other obsolete browsers. We support the current and prior version of both the Chrome and Safari browsers.

## **If it's not in the app store, how will users find it?**

The Mobile Experience will have a unique URL. We recommend that financial institutions share this link in their customer communication materials. The Mobile Experience can be saved as an app on the device by bookmarking the URL and selecting *Add to Home Screen*. Some devices may automatically prompt the user to install the app on their home screen. For more information on how to install the Mobile Experience on the end user's home screen, see the customer-facing [Mobile Experience How-To-Guide](#) on the Knowledge Base.

## **Does it still support mobile deposit capture?**

Yes, the Mobile Experience supports mobile deposit capture and many other features. See our [customer-facing FAQ](#) on the Knowledge Base for more information on what functionality is included.

## **Is the Mobile Experience as secure as a native app? Is data protected?**

Yes, it's just as secure as a native app. All the same security standards and practices that apply to the current desktop and native app experiences apply to the Mobile Experience. Data is encrypted in transit and at rest.

## **Does the Mobile Experience work well with a tablet?**

Yes, the Mobile Experience looks and performs great on tablets. We intend to support all current mobile app functionality on tablets and will continue to add features and enhance this experience.

## **Would customers need to manually update the app to receive new updates?**

No, updates and new features are received seamlessly and automatically across all channels (desktop, mobile, tablets etc.) at the same time, so there's no need for financial institutions' end users to manually update anything.

## **Can Mobile Experience users receive push notifications?**

The Mobile Experience does not support push notifications.

## **How is the performance compared to native apps?**

The Mobile Experience delivers an enhanced performance compared to native apps since it's specifically designed to load quickly and provide a smooth user experience. Again, see our [customer-facing FAQ](#) for a peek at the Mobile Experience's design.

## How often will new features be available?

Given the progressive web app architecture we have built the new Mobile Experience on, the Treasury Management platform will undergo enhancements at a more rapid cadence. This will result in more frequent releases of new features to customers.

## What are some of the new features that will be available when the new Mobile Experience is generally available?

- Accounts – New view for all accounts
- Type to Filter – New for Accounts, Account Transactions, Check Positive Pay, and Payments from Templates
- Advanced Filtering – New for Account Transactions, ACH Positive Pay, and Payments from Templates
- Information reporting
- Loan payments and loan payment activity
- Research transactions
- Check Positive Pay workflow for mobile and desktop
  - Status views for Positive Pay items *To Decision*, *Decisioned Today*, and *All Items*.
  - The review page will only include items decisioned during the workflow.
  - At cutoff, all check Positive Pay transactions will be displayed under the *Decisioned Today* view.
- And more.

## Additional resources

[Mobile Experience How-To-Guide](#)

[Mobile Experience Product FAQ](#)

[Mobile Experience Quick Reference Guide](#)

Have a question that we didn't answer? Looking for more product information on Jack Henry Treasury Management or the Mobile Experience? Contact the Product Go-To-Market team at [digitalsalesupport@jackhenry.com](mailto:digitalsalesupport@jackhenry.com)