

Feature Overview

Alerts

Keeping your users in the know about their finances is important. That's why we've designed Alerts that are personal and customizable, both in the types they receive and when and where they receive them.



Account Alerts

Reduce overdrafts and unwanted charges for your users by keeping them informed of low balances or large transactions when they occur. They can even set unique alert notifications for each card holder on the account based on location, merchant, transaction types, or spending limits.



User Alerts

Users can set alerts beyond specific accounts, so they can rest easy knowing they'll be notified when there are changes to their contact information or password, or if there is a login from an unknown device.



Customizability

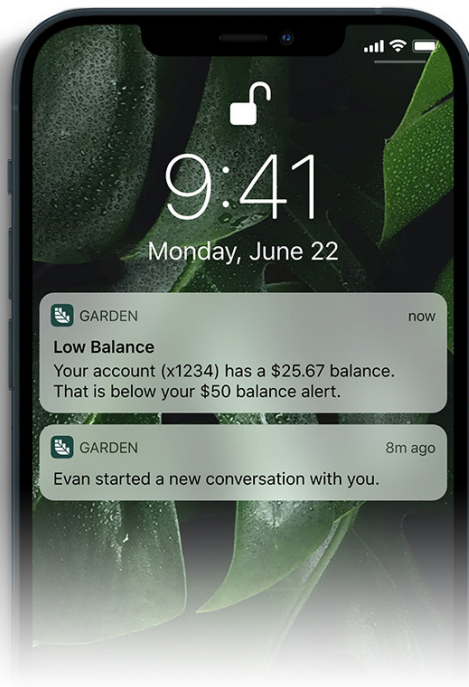
Not only can you customize the options available to your accountholders, but they can fully personalize when and where they see alerts. They can even set custom thresholds for certain types of alerts.



Alerts

In every great relationship, communication is key, and banking is no exception. Your users want to stay on top of their finances, and we believe that good alerts should be timely, accessible, descriptive, and actionable.

Banno offers an always-growing set of customizable alert types. And because the platform is always running a continuous cycle that checks for new alerts to be sent, users receive notifications within minutes of activity.



customizing alerts is key

Different information is important to different accountholders. That's why users can choose from several types of alerts, decide where they want to receive a notification, and even set their own thresholds for certain alerts. And of course, as the financial institution, we give you complete control over which alert types and communication channels you give your users access to.

Alert types

Awareness of account activity arms users against unauthorized charges and balances that threaten overdrafts. Alerts can also help users know if there's been suspicious activity, like logins from unrecognized devices or change to their account details. Your card holders can choose to receive alerts about certain types of card activity such as location, merchant, or transaction types. We've detailed a full list of available alerts types below.

Thresholds

Users can set their own thresholds for their balance and transaction alerts. For example, a user can set their balance alerts to notify them when their account exceeds \$1,000 and when it dips below \$100. They can even set up multiple alerts if they'd like.

Delivery

Just as important as setting up the alert is choosing where it's received. Users can choose to be emailed, texted, or sent push notifications to their phones if they have your mobile app. And to respect your users' time, push notifications are not sent during what we call "quiet hours" (the middle of the night).

Alerts and Cards

Balance Transaction

Notify me when my balance is under:

\$ 100.00

Notify by:

Text (123) 456-7890 Email chelsea@example.com In-App Message

Need to update your contact information?

Save Cancel

+ Add Alert

tell them what they want to know

Your accountholders rely on you to keep their finances secure. Build trust with them by sending emails about suspicious activity, confirmations of security changes, missed communication, and more.

User Alerts

Some alert types can be configured for the overall user rather than for separate accounts.

Changes to personal information

A user can be notified when a Banno app has been used to change their email address, mobile phone number, username, and password.

New device login

A user is notified when a device that has not enabled the "remember this device" toggle is used to log into a Banno app.

Conversations

Users can prevent missing any important messages by receiving alerts when one of your team members initiates a new conversation using Banno Conversations™, or if there are any unread conversations that user has not yet seen.

Account Alerts

Users can set some alert types per account. They can even set multiple alerts of the same type for the same account, just in case they want a notification to be delivered in multiple places, such as email, SMS, or mobile push notification.

High & low balances

A user can be notified when their balance goes above and/or below their set threshold.

Large debit/credit pending or posted

A user can be notified when there is a debit or credit transaction with an amount above their set threshold.

Remote deposits

For institutions using Ensenta, a user can be notified when a check has been submitted for deposit, when the deposit has been accepted, and if a deposit has been rejected.

Advanced card alerts

For institutions using MyCardRules, a user can be notified when a transaction swipe occurs, and they can set parameters based on custom locations, merchant or transaction types, and spending limits.

2FA Enrollment

Users can be notified when a new device is enrolled in two-factor authentication.

External transfer account added

A user can receive an alert when a new external transfer account has been configured.

Account verifications

Some features, like Zelle®, require a one-time password to confirm account ownership. Users are notified when this happens, and cannot configure this type of alert.

High-risk transfer

Any time a high-risk transfer is completed, a user can receive an email notification.

Payee creation

For institutions using iPay, users can receive an email confirmation upon adding a new payee.

Large debit/credit pending or posted

A user can be notified when there is a debit or credit transaction with an amount above their set threshold.

Insufficient funds*

A user can be notified when there are insufficient funds for a transaction to post.

*Coming soon for Banno Business™ customers on the SilverLake core.

Certificate Deposit matured*

A user can be notified when their Certificate Deposit account has matured and the funds are available.

*Coming soon for Banno Business customers on the SilverLake core.

Incoming ACH credit*

A user can be notified when there is an incoming ACH credit for their account.

*Coming soon for Banno Business customers on the SilverLake core.

Incoming ACH debit*

A user can be notified when there is an incoming ACH debit for their account.

*Coming soon for Banno Business customers on the SilverLake core.

Incoming wire*

A user can be notified when there is an incoming wire for their account.

*Coming soon for Banno Business customers on the SilverLake core.

communication made easy

Let's talk about this together. digitalexperience@jackhenry.com

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