Feature Overview

Banno Business™

Give just-right solutions to businesses of all sizes and a secure channel for business communication and secure payments to flow through when the consequences of email phishing fraud are just too big.

People-focused business banking for all

Give your business accountholders features like ACH payments, wire transfers, positive pay, and user management. And easily enable only the features needed, so you're not wedging them into overly complex and expensive business accounts or making them settle with the limitations of a personal account.

Secure communication, collaboration, and coordination

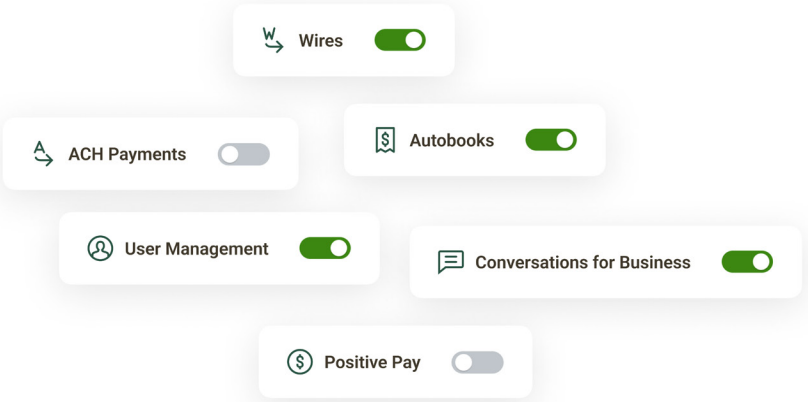
Banno Conversations for Business™ allows business users to communicate securely with one another and with you, reducing the risk of fraudulent attacks via email.

Banno Business™

The Banno Digital Platform™ powers you with all the digital business solutions you need to compete across the business spectrum *and helps you win* by giving you Conversations for Business, a secure chat tool designed to personally connect you with accountholders at their moment of need *and* to provide a secure digital channel for them to collaborate on financial decisions and approve big money transfers.

a scalable solution for businesses of all sizes

Banno Business is set up to scale for businesses of all sizes—from the gig economy to large business accounts—so they all feel at home with you. Start by giving every business user access to Conversations for Business. Then, depending on each business's unique needs, you have the power to configure features for them with the touch of a toggle.



For example, an entrepreneurial couple may only need access to Autobooks, an alternative to Quickbooks that keeps the focus on getting paid—conveniently located within digital banking. The booming local business might require features like payroll integration, ACH transfers, and entitlements for their employees. And of course you'll be able to serve your larger businesses with functionality like a more sophisticated positive pay, account reconciliation, and reporting.

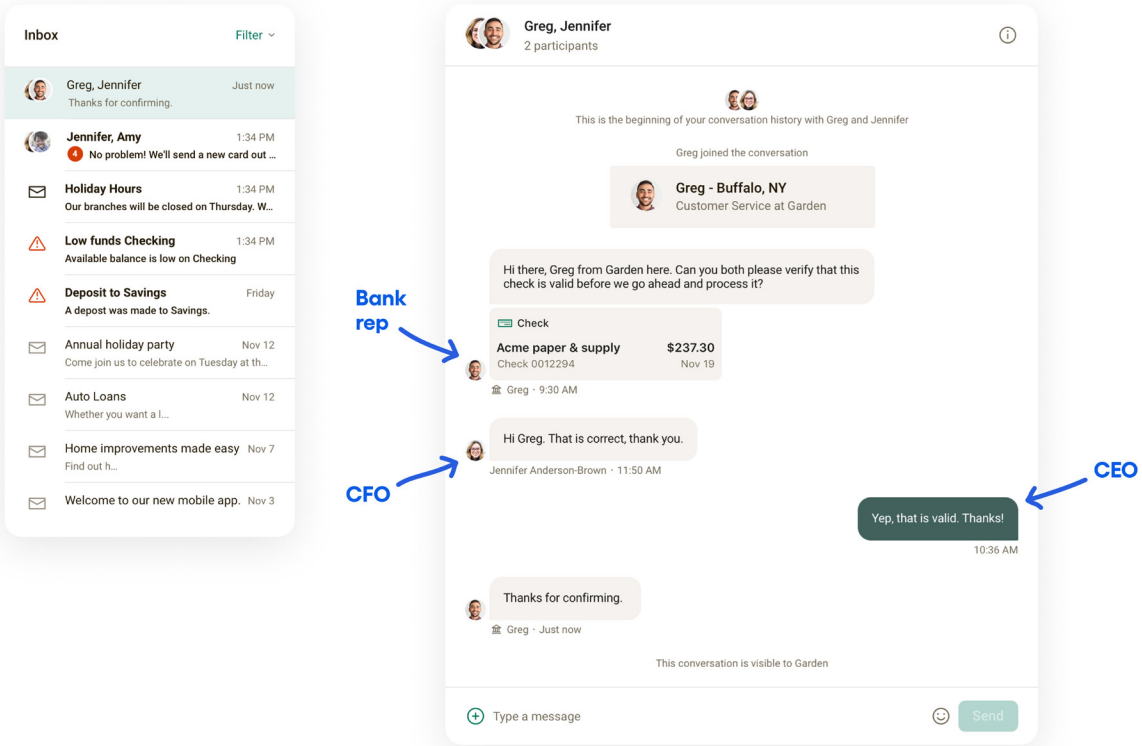
If you are serving multi million-dollar companies that need sweep accounts and other more advanced functionality, consider adding JHA Treasury Management™. It's the perfect complement to Banno Business.

a secure channel for conversations

Email is not secure, and businesses lose hundreds of millions of dollars every month to email phishing fraud. Give your accountholders a better, more secure way to do business—right where their finances are at.

Conversations for Business

Conversations for Business is a brand new service you can offer your business users right within your digital banking experience. One place for them to discuss private information, attach sensitive files, and approve payments and wire transfers. They can even loop you into a conversation when they need clarification, review, or help making a transaction.



By enabling Conversations for Business to your business users, you're reducing worry about fraudulent attacks, giving them a secure, localized channel to communicate and collaborate before big transfers—all in the context of their finances and other business banking tools.

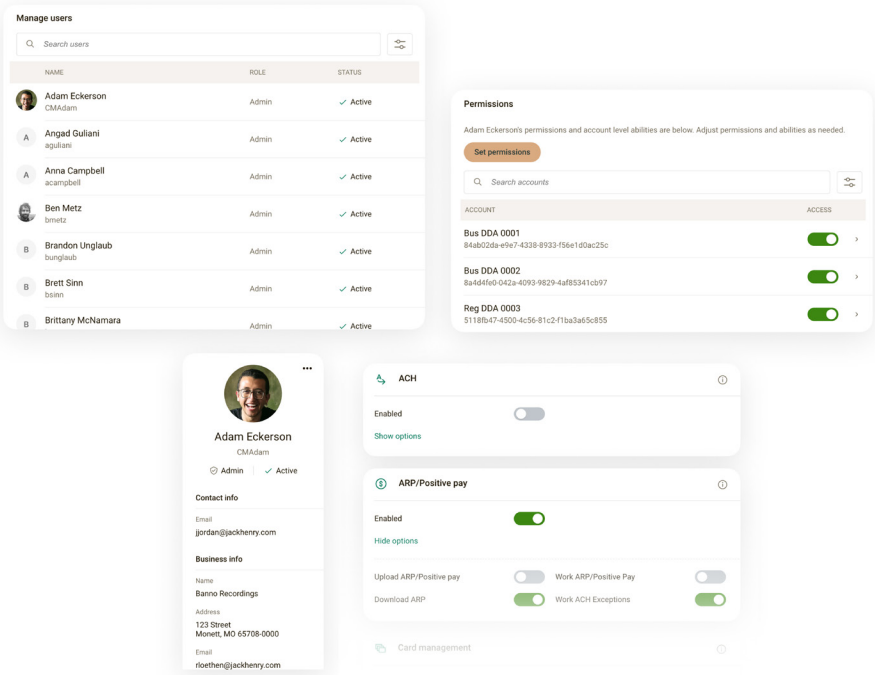
And when it's time to loop you (the financial institution) in to coordinate money movement, you'll have full context of the conversation—and a convenient, secure way to pass documents with sensitive data back and forth between you and your users. Your accountholders have already authenticated via two-factor authentication (2FA) and Face ID, so conversations within Banno Business are every bit as secure as their money.

everything they need in a business account

There are fintech solutions out there that meet a niche need for a business user, but you can enable just the functionality a user needs by turning on features like ACH transfers, wires, Autobooks invoicing and payment acceptance, or user management.

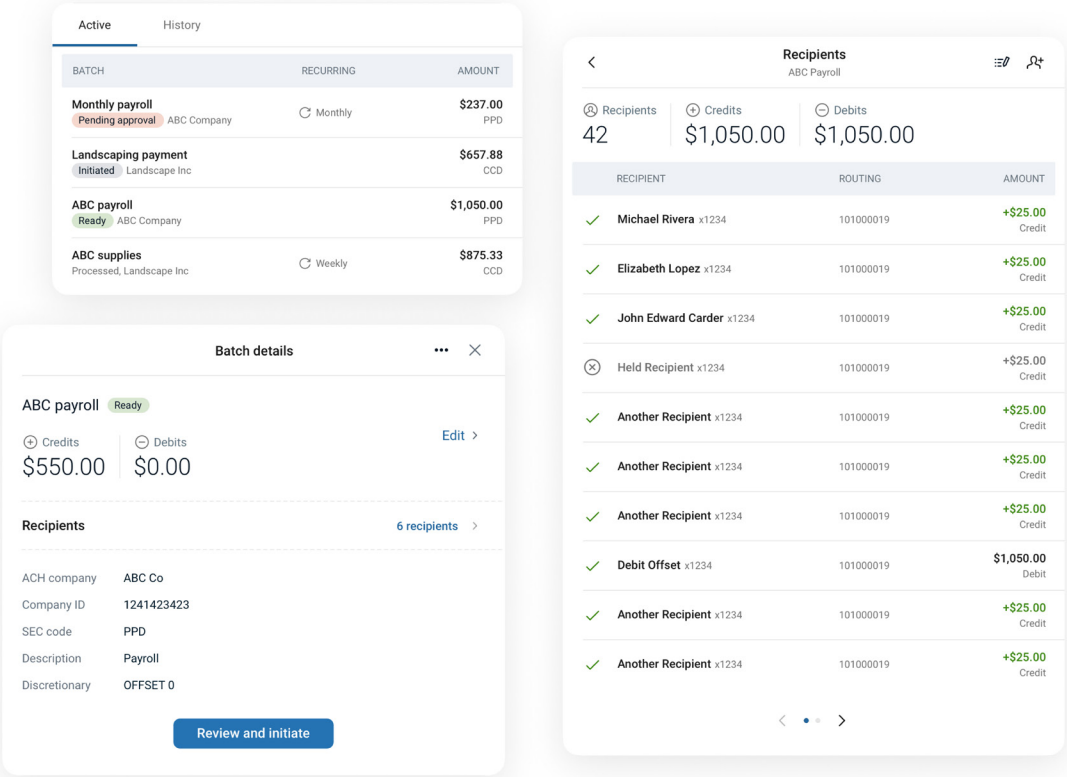
User Management

When a business owner needs to give account access to their employees, a wealth of entitlements and settings are available to manage their permissions. Owners can easily add a new user, enter their details, and assign them a role—like "admin" or "viewer." From there they can toggle which accounts the user can access, set their overall permissions, and control permissions on an account-by-account basis—from the ability to send wires and payments down to the ability to manage cards.



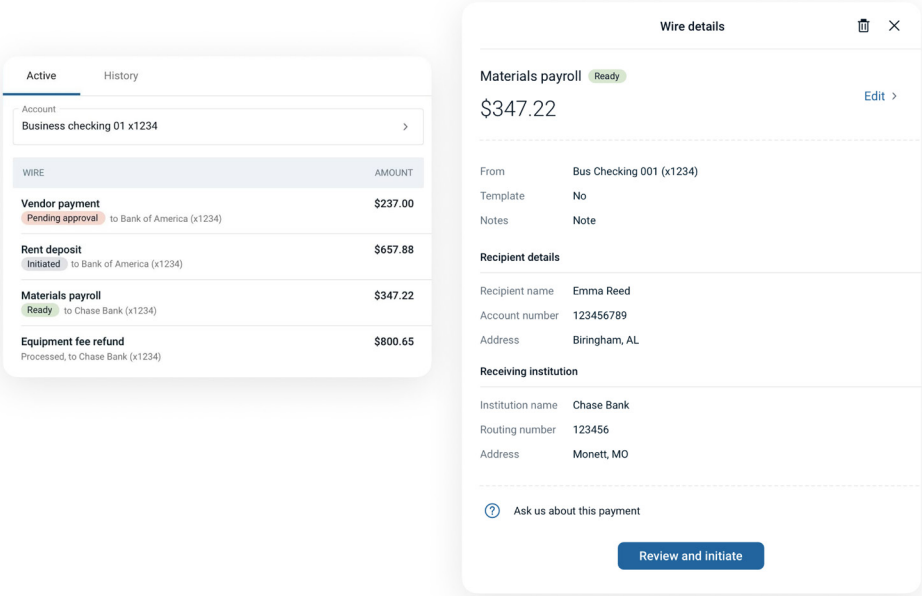
ACH Payments

Now your business users can pay their employees and vendors by scheduling ACH payments—all natively within their digital banking experience. When you enable this feature, they can access a new section in their main navigation. A high-level overview shows what's scheduled, what's recurring, and which payments have already been sent. Opening a payment allows users to manage the schedule and to view, edit, and add recipients—both manually and via import. And of course, managing ACH payments has the same smooth and easy user experience as the rest of digital banking.



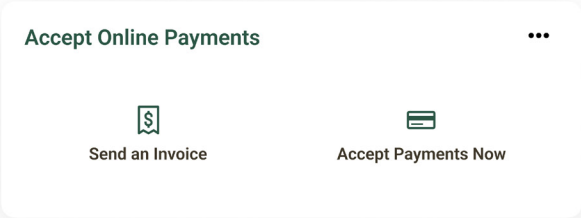
Wire Transfers

When you add Wires to a user's main navigation, they can easily add and manage their accounts list, see an overview of everything that's scheduled, and create and initiate wires with the click of a button. Users can even name their wires to keep everything organized. And because the experience of Wires is designed to mirror ACH Payments, users will find the experience of using both payment types incredibly intuitive, with very little to learn to get rolling.



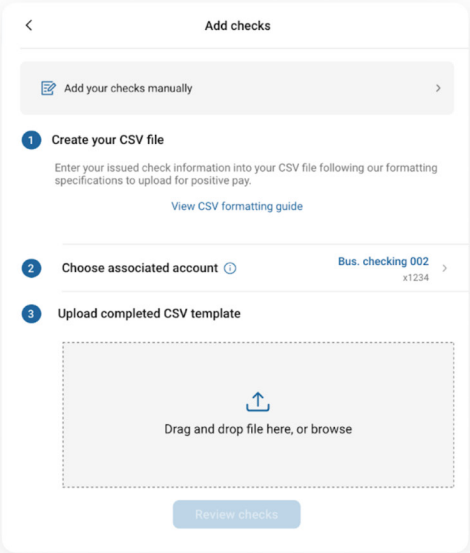
Autobooks

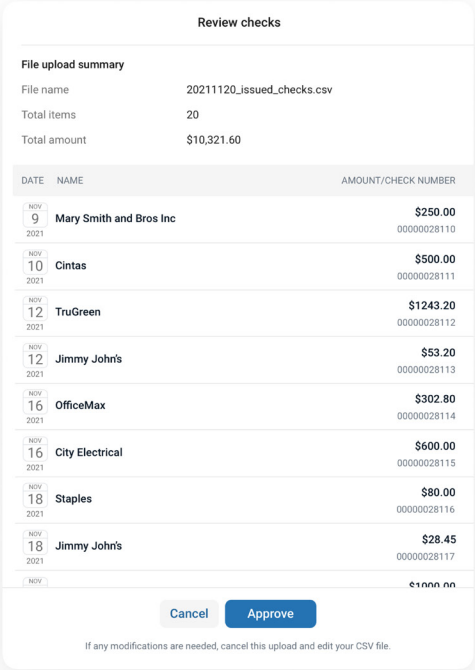
Help businesses increase their deposits by putting the ability to send invoices and get paid right on their dashboard. Business users can access the included Autobooks plugin to manage invoices, estimates, customers, and payments. They can also accept payments online that go straight into their accounts either by entering their customers' payment details right within digital banking or by sending a payment form link that allows their customers to pay online. This Autobooks plugin is included free with Banno Business, and you can automatically enable this for your business owners, allowing them to easily enroll on their own.



Positive Pay

Businesses can automate check fraud detection right within their banking experience. Users can simply upload a CSV file, and Banno will perform matches against the amount, date, name, and check number, ensuring there are no issues before processing.





the first app they'll go to for running their business

Banno Business offers tools for small businesses to manage everything from invoices to payroll, all within your beautiful banking experience. And if they bank with you personally, it's simple to switch between accounts.

business banking that makes business sense

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

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