

Feature Overview

Cards

Give digital banking users full control of their cards. From quickly adding cards to their digital wallets, travel planning, and putting in place protections from fraud, our suite of powerful card management features is here to provide all the functionality your users expect.



Jack Henry Digital Card Issuance and Provisioning*

Allow your users to add cards to their preferred digital wallet with one quick step, and even provision cards for new accounts before they receive the physical card.

*For financial institutions on SilverLake or Episys cores



Card On/Off*

Make it easy for users to manage card function when they're traveling or when their card is lost or stolen.

*For financial institutions with Jack Henry CPS credit and debit cards.



MyCardRules™ Integration*

Empower your card holders with advanced card controls. From setting spending limits to requesting notifications for – or blocking – transactions at certain retailer types, your accountholders can feel assured that card spending happens on their terms.

*For financial institutions on SilverLake or Episys cores with Jack Henry CPS debit and credit cards.



Cards

card management made easy

Only good can come from more card control. Payments are made more convenient, traveling is simplified, and fraud protection is made tangible with powerful card functionality.

JH Digital Card Issuance and Provisioning

ensure your cards are their go-to payment method

For financial institutions on SilverLake or Episys cores.

Over the past several years there has been a dramatic rise in the number of consumers adopting digital wallets as a part of their payments workflow. Their convenience can't be overstated; whether you're someone who hates carrying all your cards with you *just in case* you need to make a purchase, someone who loves the ability to quickly pay for things online without getting out a card, or both, a digital wallet is the perfect solution for seamless transactions.

JH Digital Card Issuance and Provisioning provides the ability for your users to add their cards to their preferred digital wallet with one quick step, directly from your mobile app. It even allows users to add and use cards for new accounts before they receive the physical card – no more waiting around for mail day.

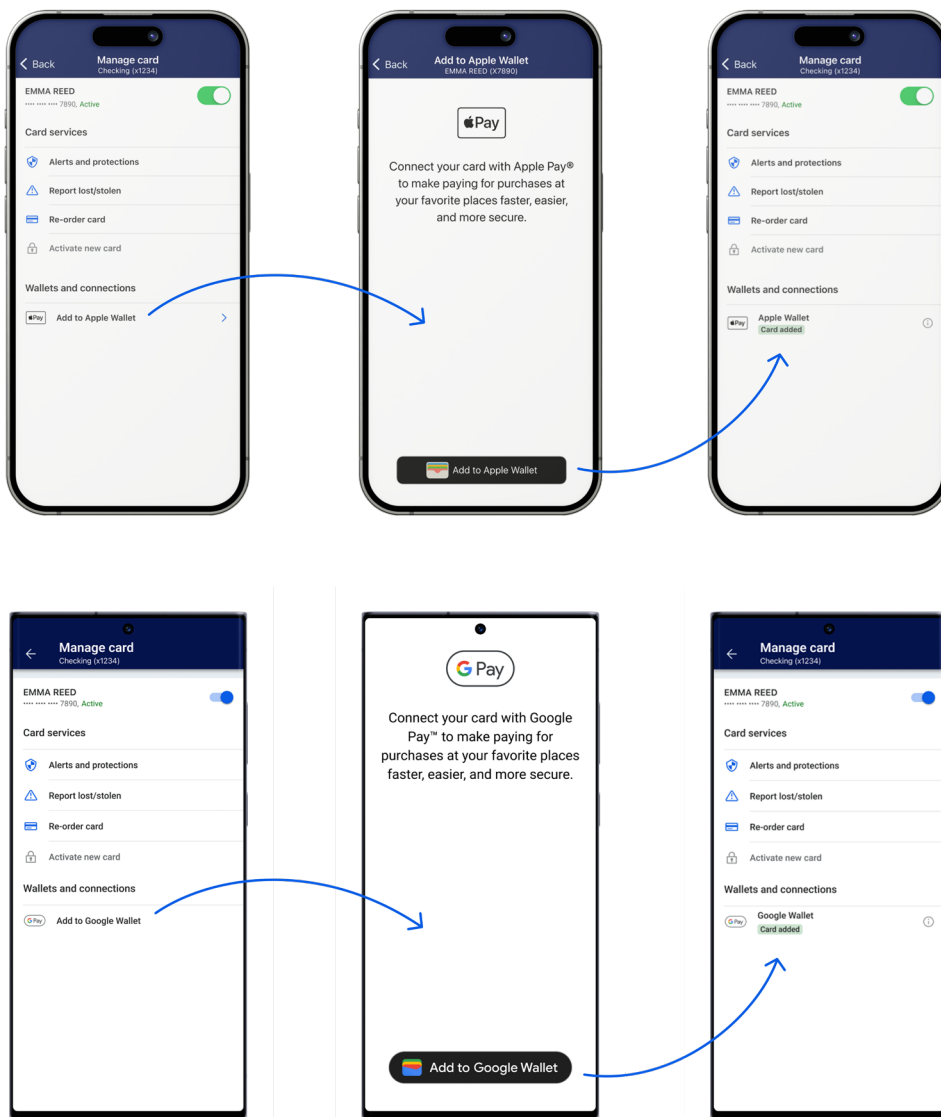
What Is The Difference Between Issuance and Provisioning?

Digital provisioning (also known as push provisioning) is the technology that allows a user to add their cards directly to a digital wallet. Digital issuance, on the other hand, takes advantage of provisioning technology and the ability to view card credentials in digital banking in order to let accountholders use cards from new accounts immediately (whether for a brand new account or for a replacement cards when one is lost or stolen) while waiting for the new card to arrive.



A Seamless Transition from App to Wallet

Users expect an easy way to add their cards to their digital wallet, and with JH Digital Card Issuance and Provisioning it couldn't be simpler. With a few quick taps in your mobile app they'll be up and running! The system currently supports adding Visa debit and credit cards to both Apple Wallet and Google Wallet. Support for additional card providers (Mastercard is up next) and cores is coming soon, along with a host of great new features.

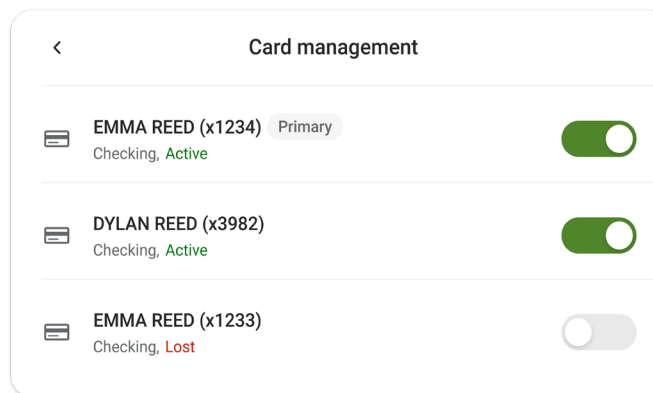


Card On/Off

flip the switch

For financial institutions with Jack Henry CPS credit and debit cards.

Users can switch cards off at their discretion, giving them peace of mind when they travel or lose their card, even after banking hours. Not to mention the ease of turning it back on when they find it between the seat and console in their car.



MyCardRules Integration

advanced card control

For financial institutions on SilverLake or Episys cores with Jack Henry CPS debit and credit cards.

Because MyCardRules is fully integrated with Banno, users have unique autonomy over fraud protection in the familiar comfort of your branded digital banking suite.

And with the MyCardRules integration, your branch retains the ability to serve and support your accountholders. Through Banno Support™, a tool designed to help your financial institution deliver top-notch customer support, employees can perform the same functions on behalf of the users. Plus, your branch employees have visibility to card-related events – giving them the opportunity to step in and support users in times of uncertainty, building both relationships and trust.

custom controls

Set unique controls and alerts for each card holder on the account, including:

1. Spending Limits and Alerts

Monthly

Users can opt to be notified about – or deny – purchases once their monthly threshold has been reached.

Transactional

Users can opt to be notified about – or to block – transactions made above the user's designated threshold.

Spending limits
EMMA REED (x1234)

Transaction limits

Spending limit
Transactions over this amount will be blocked and an alert will be sent.
\$500.00

Spending alert
Transactions over this amount will send an alert.
\$

Monthly limits

Monthly spending limit
Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent.
\$

Monthly spending alert
Transactions that would bring your monthly spending total over this amount will send an alert.
\$

2. Merchant Types

Users can opt to be notified about – or to block – transactions made at the following types of merchants, as designated by your financial institution through mConsole:

- Department store
- Entertainment
- Gas station
- Grocery
- Household
- Personal care
- Restaurant
- Travel

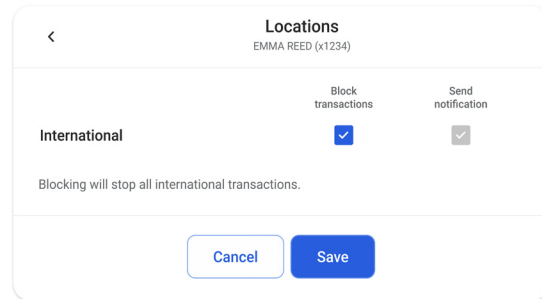
3. Transaction Types

Users can opt to be notified about – or to block – the following types of transactions, as designated by your financial institution through mConsole:

- In-store
- Online
- Mail/phone order
- Autopay
- ATM
- Custom

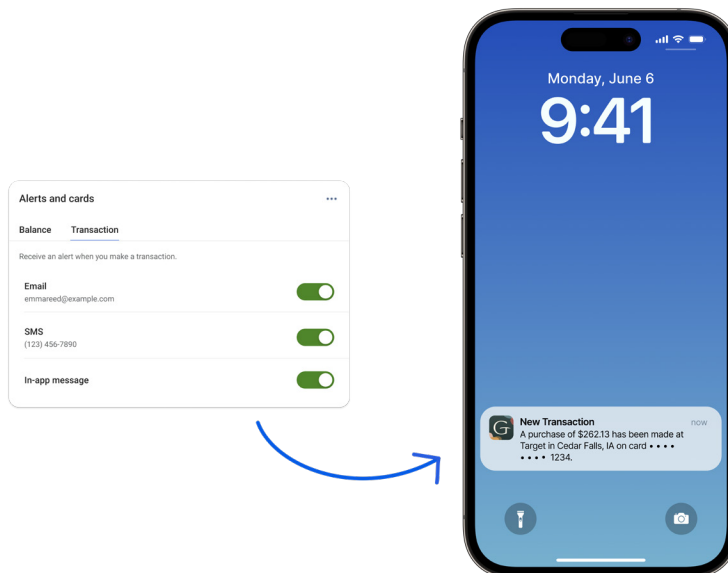
4. International Transactions

Users can opt to be notified about – or to block – transactions made out-of-country.



multiple alert channels

Users know the moment an alert is triggered, thanks to notifications that are delivered to their preferred alert channel(s):



Email

When *Email* is checked as a desired notification delivery method, each blocked transaction alert and notification alert will be delivered to the email address associated with the user's account.

SMS/Text

When *SMS* is checked as a desired notification delivery method, each blocked transaction alert and notification alert will be delivered to the mobile phone number associated with the user's account.

In-App/Push

When *In-app message* is checked as a desired notification delivery method, a notification is displayed in-app. If the user allows push notifications from your financial institutions Banno-powered app, a notification will surface on their phone's lock screen, allowing them to dive and take action.

guard the card

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

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