Digital Banking

Banno Conversations™

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

We've designed a way to engage directly and contextually with users on the digital channel, and we call it Banno Conversations – bridging the gap between self-service and trusted relationships.

Restored Natural Dialogue

With Conversations, someone from your branch can be pulled into the service stream as part of the banking app experience. It's like you're "there" with the user to interact in a more human way.

Secure & Core-Connected

Because the user has been authenticated by the app, all communications are encrypted and Banno™ apps are core-connected, you can transact on their behalf – a service that others aren't achieving on the digital channel.

Video Chat and Screen Sharing

With new view chat and screen sharing functionality, you can have in-depth conversations and quickly resolve those more complicated accountholder issues without the need to be in-person.

Easier Audits

Banno apps are core-connected, which means Conversations is totally audit-able. Every single conversation is stored forever, and each dialogue can be audited both externally and internally.

Banno Conversations

If you're like us, you've been reminiscing about the days when your financial institution could *really* help people, because you knew them at a personal level. What if you could have the good ol' days back?

Noting the disparity between the "days of old" and the digital world we live in now – where many have found themselves relying on technology for the majority of interactions, from our job, to our friendships, and everything in between – Banno has given you a way to engage personally and contextually with users on the digital channel through Conversations.

restore natural dialogue

Digital banking has brought convenience with the ability to self-serve, but self-service has its limits. With Conversations, reaching the edge of self-service – the point at which users need assistance from you – is no longer a showstopper.

Now, someone from your branch can be pulled into the service stream as part of the banking app experience.
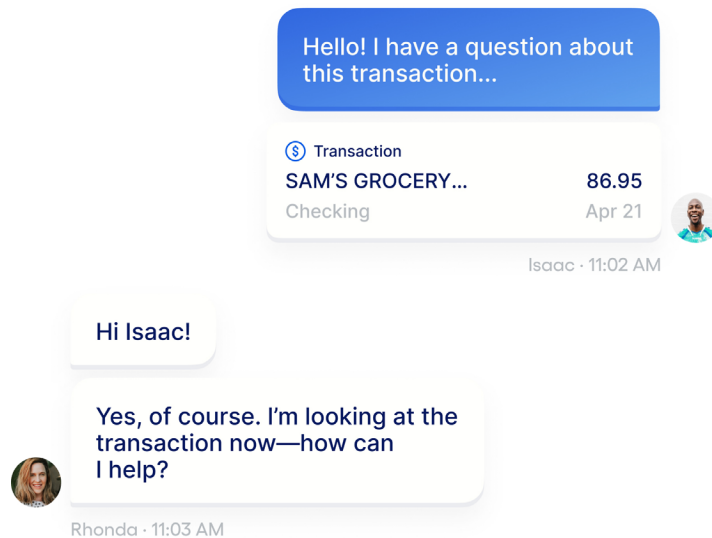
deliver a digital service experience on par with what they expect from visiting your branch

With Conversations, you can help people, via chat, in the context of their unique problems at their moment of need. Core connection gives you full visibility of user account activity. And since you have full assurance that accountholders are authenticated, you can even transact on their behalf. All of this adds up to faster problem resolution, and happier users.

What might that look like?

Imagine that your customer or member sees a questionable transaction on their account. They can simply open a conversation, and it will bring the transaction with them to a new chat thread.

> Hello! I have a question about this transaction...

> ($) Transaction
> SAM'S GROCERY...   86.95
> Checking   Apr 21

Isaac · 11:02 AM

> Hi Isaac!

> Yes, of course. I'm looking at the transaction now—how can I help?
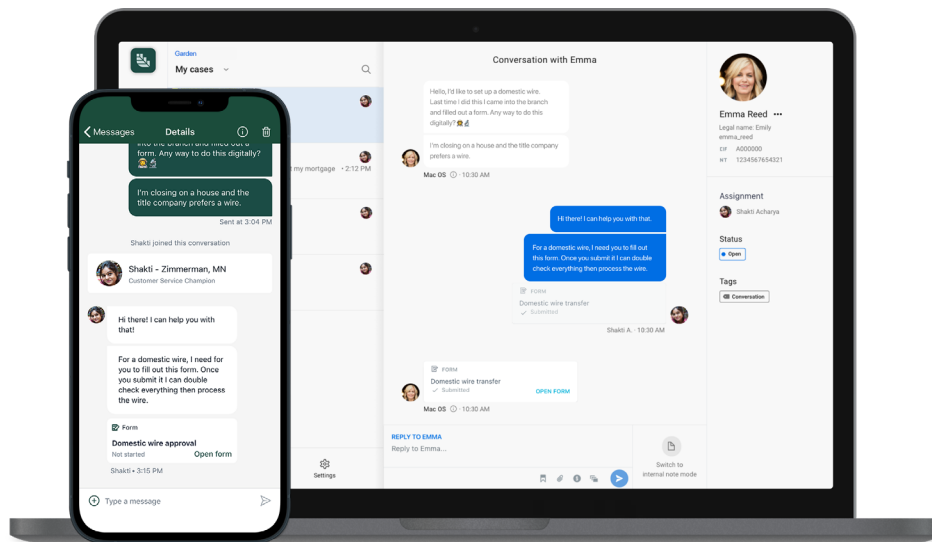
Rhonda · 11:03 AM

The support representative on your side of the conversation – at your branch – will be able to interact with the attached transaction right inside Banno Support™, instead of having to look it up in another system.

managing multiple conversations is easy

Staying on top of incoming chat conversations was top-of-mind as we designed the financial institution's side of the conversation. It all happens right within Support.

Clear conversation statuses and the ability to assign each conversation to a teller, customer support rep, or loan officer makes helping multiple people at once a breeze.

So when six conversations come in at once, employees can easily share the loan and enter dialogues, confident about the conversation status and subject matter.

Case Routing With Rule Management

Some days are busier than others. When the requests start piling up, it can be hard to keep everything organized and assigned where it needs to go. With Banno Support's automatic, configurable case routing, it's quick and simple to make sure your incoming cases go where they need to go, right away. No delays. No overhead. Just what you expect, where you expect it.

Case Tagging

Managing a high volume of support cases can be challenging and starting your day with a daunting list can make it difficult to figure out where to start. That's where tagging comes in. Customizable, filterable, searchable tags make it easy to keep your cases in order and address them in the best way for your team.

connect with your people like the good ol' days

Some conversations are best had face-to-face, there's no way around it. And so you may be asking yourself, what can we do now that many people prefer to manage their banking on the digital channel? Whether for the sake of convenience, or in an effort to remain socially distant, users are finding themselves in your branch less and less often.
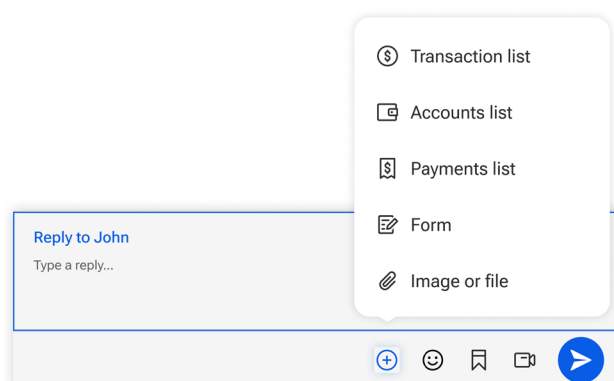
Fear not – with new video chat and screen sharing* functionality we are offering in Banno, you can have in-depth conversations and quickly resolve those more complicated accountholder issues without the need to be in-person.

*This feature is available as a digital add-on and requires an additional cost/contract.

catch everyone up to speed with attached context

When your transaction information and account details are not accessible in the same location as your communication channel, it takes precious time to look around and gather the important data – time that would be better spent finding a solution for your user's problem. With Conversations, it's simple for both accountholders and employees to provide additional context through attachments.

Files, transactions, accounts, payments, and even authenticated forms can be included with messages, without leaving the chat thread. This effectively reduces the time from your user's moment of need to their point of resolution, and simplifies the support workflow for employees – a win-win situation for all.
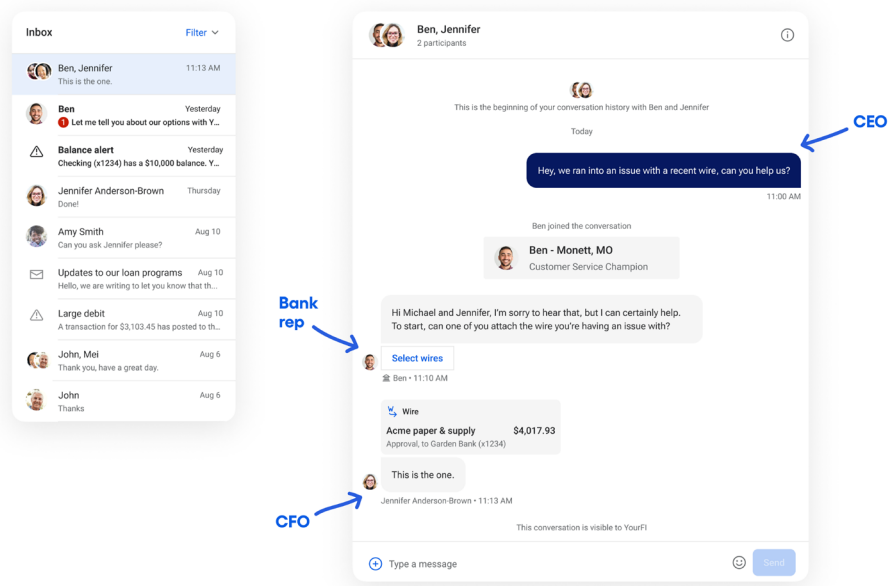
No Fuss Forms

For anything from a wire request, to an address change, to a loan application, most people will have to fill out a form from time to time. Conversations' built-in forms are the fastest way to get necessary information from users, and since Conversations' users are already authenticated into their accounts, forms auto-fill ancillary information so they can get straight to the point and submit forms in no time.

a secure way to do business

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 based.

Conversations for Business

Banno 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.

rest easy – Conversations is audit-friendly

Because Banno apps are core-connected, Conversations is totally audit-able. Every single conversation is stored forever, so each dialogue can be audited both externally and internally. We know the auditing process can be stressful – this is just one less thing you have to worry about.

extend human service outside your walls

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

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