

# Payments

Make it easier than ever for your users to make payments through your app. Between having Zelle®, Banno's peer-to-peer payment solution, and convenient iPay Bill Pay options, the big banks have nothing on you.



## iPay Bill Pay

Attract and retain both retail and business accountholders with personal and business iPay payments – including recurring payments, expedited payments, person-to-person transfers, payroll deposits, and more.



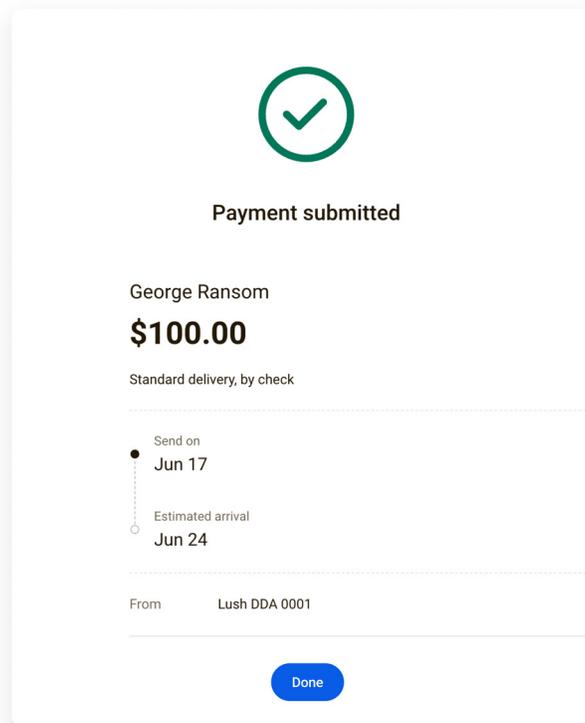
## Zelle Integration

Answer the demand for the ability to make quick personal payments, and keep more of your accountholders' money in your institution with Zelle, the same solution used by national banks.



# Payments

Easy-to-use digital bill pay services are a top expectation held by accountholders today. Banno has made it easy for you to provide payment solutions that cater to the growing demand of simpler, faster, easier bill pay through our integration and SSO solutions.



## a faster, easier way to pay: iPay

With iPay integration, retail and business accountholders have the ability to pay almost anything digitally – and it's simple to do: designate a payee, set the amount, and schedule the payment to be sent.

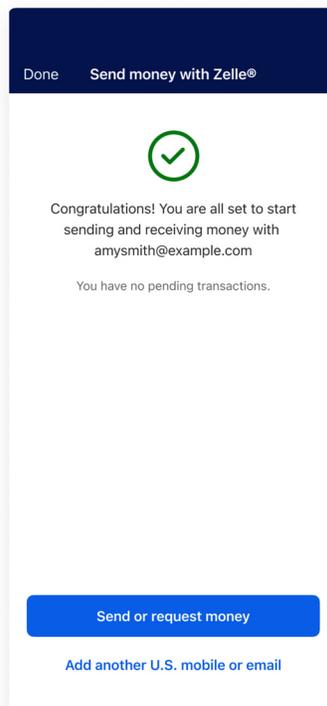
And the possibilities with iPay solutions don't end there. Additional iPay solutions can be configured via SSO, including iPay Person-to-Person (P2P), which allows accountholders to send money to friends and family at a low per-transaction cost to you.

## personal payments with Zelle

You're not alone if you've noticed account balances dwindling. People are loving the convenience of digital money hand-offs, and with Fintech apps like Venmo, PayPal, and Square storming the scene, funds are being tied up outside your financial institution.

We're with you, and we've got your back with integration to Zelle.

Banno has integrated with Zelle, a widely-adopted person-to-person payment platform used by many national banks, so that your financial institution can answer the demand for quick payments (we're talking five minutes or less).



### How does it work?

Zelle is integrated with Banno, so users don't even leave your app to send or request money – they just select "Send money with Zelle," and they're on their merry way.

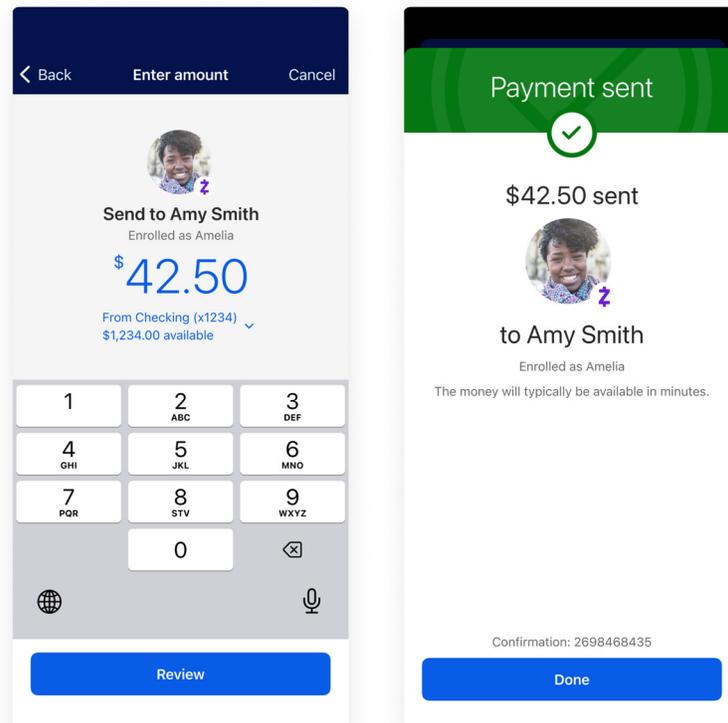
### Enrolling

Enrollment happens on the fly and takes less than a minute. The first time the user interacts with Zelle, they're prompted to enroll and provide the necessary logistical information for sending and receiving funds. They'll designate:

- A primary account for sending and receiving funds;
- How they want to be notified when funds are sent or received – a mobile number or email address.

### Sending Money

To send money, the user chooses a recipient and the funding account and then enters the amount to be sent. And voila! The funds are typically in the recipient's account within five minutes.



Sending money to a contact? Zelle identifies if they're enrolled with a "Z" badge next to their profile photo, giving peace of mind to your accountholders that their funds to go to the intended recipient and reduce the likelihood of sending money to the wrong person.

**What if the receiving party of the transaction doesn't have a Zelle solution?**

Glad you asked. Users outside the Zelle network are invited to enroll when someone initiates or requests a payment through Zelle, and they'll get a text or email guiding them through enrollment.

Because Zelle also functions as a stand-alone app, anyone can use it – regardless of whether or not their financial institution has it (the difference being that the money flows via debit card payments instead of ACH).

## pay with the big dogs

Let's talk about this together. [digitalexperience@jackhenry.com](mailto:digitalexperience@jackhenry.com)

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).