

Digital Banking

Banno PowerOns™

Bringing value to your members and keeping communication feeling natural is what the Banno Digital Platform™ is all about. So it only makes sense that Banno champions PowerOn® solutions to help you stay relevant to your market and keep you in touch with the members you serve.



The solutions you want

Between solutions from the Banno PowerOn Library, open source market places, and the resources to create custom PowerOns, the right digital banking solutions for your credit union are within easy reach.



A single user experience

A seamless user experience with a matching interface – whether you're adding open-source PowerOns or building your own.

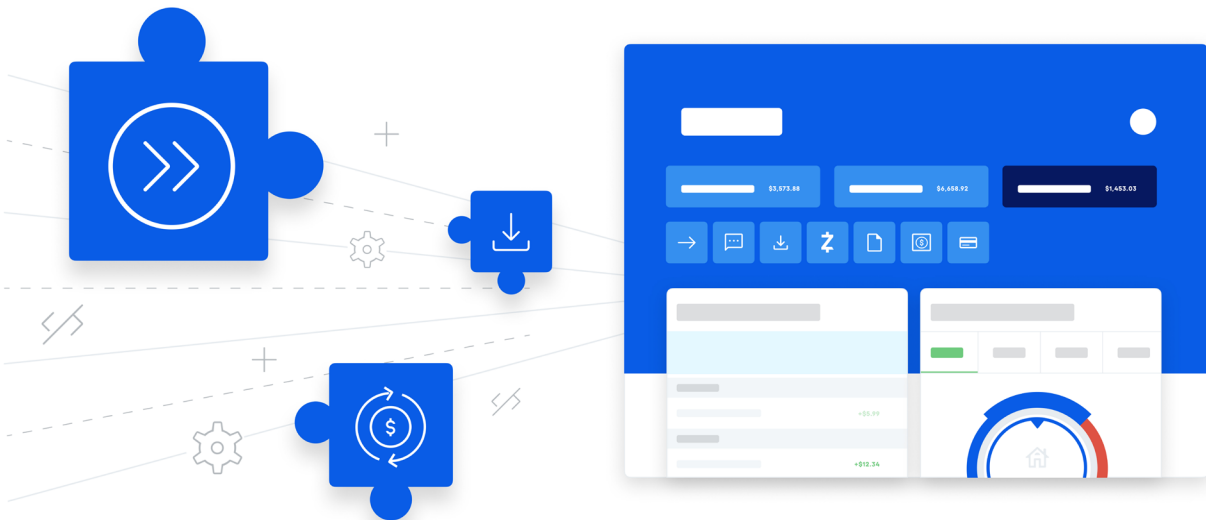


Banno PowerOns

Banno PowerOns give you the flexibility to add and configure functionality to match your needs, all while maintaining a consistent, stellar user experience.

the solutions you want, at your fingertips

Between solutions from the Banno PowerOn Library, open-source market places, and the resources to create custom PowerOns, the right digital banking solutions for your credit union are within easy reach.



Banno PowerOn Library

The Banno PowerOn Library is a collection of configurable solutions, each ready to be installed onto your core. You'll find that Banno PowerOns are carefully developed to be a seamless part of your members' digital experience – they will never even know that it's an add-on.

The PowerOn Library is always growing – take a look at what we have today:

Skip a Loan Payment

Users can opt to delay their next loan payment on eligible loans – without calling or visiting a branch. This service can be offered fee-free or as determined by the financial institution.

< Skip a payment

Eligible loans

☒ NEW AUTO
x0002
\$49.81 due on 06/27/2022

Ineligible loans

EQUITYMAX
x0093
Insufficient time since last skip

Next

Loan Payoff

Users can calculate remaining loan life and get a quote for the cost to settle up in the moment – interest and fees included.

< Loan payoff
NEW AUTO (x01L0003)

\$35,878.71
is required to pay off this loan on Jun 21, 2022
[Pick a different date](#)

This payoff amount is only an estimate. Please contact us for an exact payoff amount.

Principal balance	\$35,000.00
Interest type	Daily
Interest rate	6.890%
Interest due	\$878.71
Due date	Jul 15, 2022
Amount past due by cutoff date	\$0.00
Late charge due	\$0.00

Associated collateral

Vehicle
Year:2022
Make:Chevy

Done

Withdraw by Check

Users can withdraw funds by check and deposit them into another account, making it easier to close an account or make transfers from inaccessible accounts.

<

Withdraw by check
TEST CHECKING (x58S0050)

Issue a check with funds from your account, payable to you.

From

REGULAR CHECKING
x58S0050 - HUSBAND BANNO
\$288,928.91

Check amount

\$25.00

Mail check to

HUSBAND BANNO
10910 W 87TH ST
LENEXA KS 66214

Custom Terms and Conditions verbiage

Submit

Open a Subshare

Let your members open a share whenever it's convenient for them. At the time of opening, members can easily add joint members and fund the new share via transfer. Eligible share types to be determined by the financial institution.

<

Open a subshare

Select an account type

☒ Savings

☐ Checking

☐ Christmas Club

☐ Money Market

☐ Vacation Club

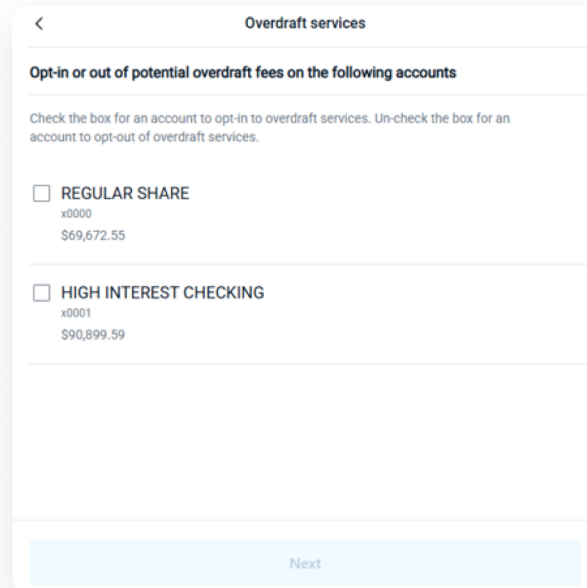
☐ IRA Certificate

☐ Certificate

Next

Overdraft Opt In / Out

Help members out when they're short on funds. Allow members to opt in or out of overdraft services for their account.



A mobile app screen titled "Overdraft services" with a back arrow in the top left. The main heading is "Opt-in or out of potential overdraft fees on the following accounts". Below this is a subtext: "Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services." There are two account entries, each with an unchecked checkbox, the account name, a small ID, and a balance. The first entry is "REGULAR SHARE" with ID "x0000" and balance "\$69,672.55". The second entry is "HIGH INTEREST CHECKING" with ID "x0001" and balance "\$90,899.59". At the bottom is a light blue button labeled "Next".

< Overdraft services

Opt-in or out of potential overdraft fees on the following accounts

Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services.

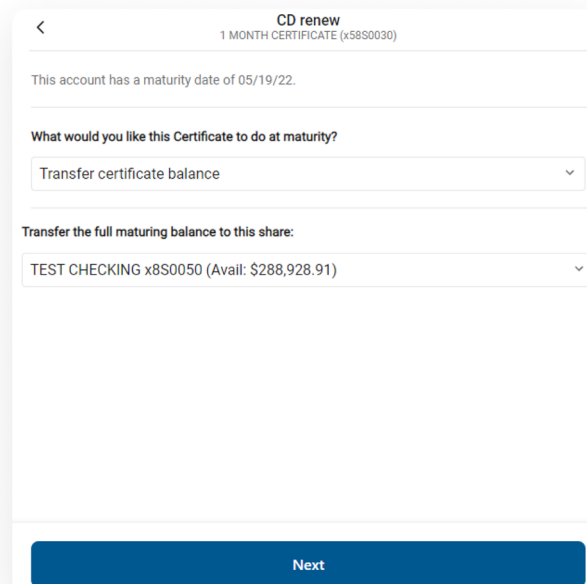
☐ REGULAR SHARE
x0000
\$69,672.55

☐ HIGH INTEREST CHECKING
x0001
\$90,899.59

Next

CD Renew

Make CD management more convenient by letting members see the maturity date and act on several renewal options for eligible certificates.



A mobile app screen titled "CD renew" with a back arrow in the top left. Below the title is "1 MONTH CERTIFICATE (x58S0030)". The main text says "This account has a maturity date of 05/19/22.". Below this is a question: "What would you like this Certificate to do at maturity?". There is a dropdown menu with "Transfer certificate balance" selected. Below that is another question: "Transfer the full maturing balance to this share:". There is a dropdown menu with "TEST CHECKING x8S0050 (Avail: \$288,928.91)" selected. At the bottom is a dark blue button labeled "Next".

< CD renew
1 MONTH CERTIFICATE (x58S0030)

This account has a maturity date of 05/19/22.

What would you like this Certificate to do at maturity?

Transfer certificate balance

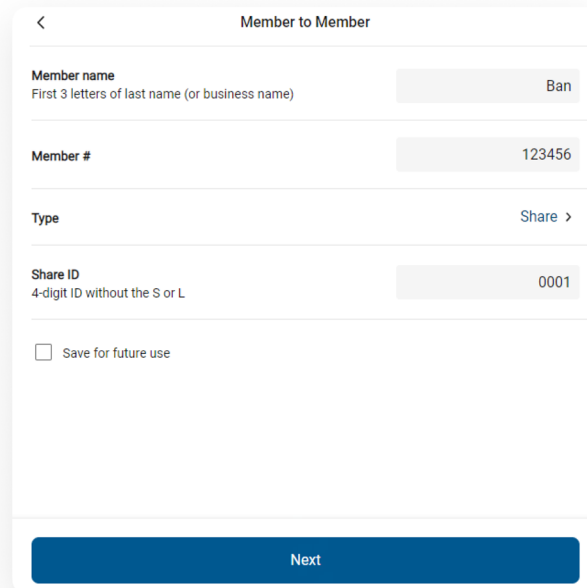
Transfer the full maturing balance to this share:

TEST CHECKING x8S0050 (Avail: \$288,928.91)

Next

Member to Member Transfers

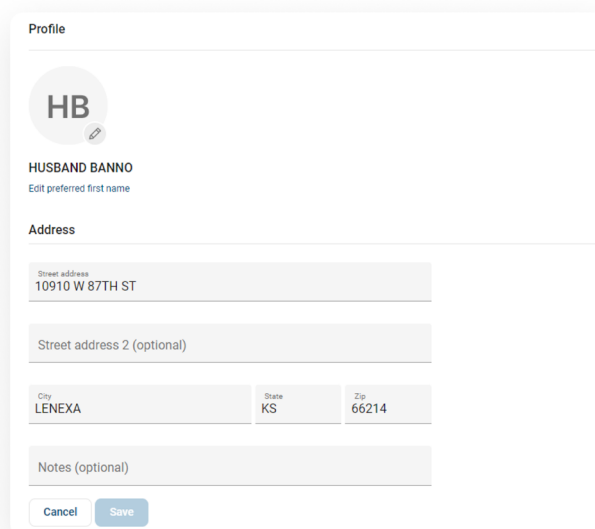
Allow your members to make transfers directly to other member accounts. Accounts can be saved for future-use to simplify the process.



A mobile app interface for a 'Member to Member' transfer. The form has a title bar with a back arrow and the title 'Member to Member'. It contains four input fields: 'Member name' (with a subtext 'First 3 letters of last name (or business name)' and a value 'Ban'), 'Member #' (with a value '123456'), 'Type' (with a value 'Share' and a right arrow), and 'Share ID' (with a subtext '4-digit ID without the S or L' and a value '0001'). Below these fields is a checkbox labeled 'Save for future use' which is currently unchecked. At the bottom is a large blue button labeled 'Next'.

Address Change

When a member updates their address on their Profile, the address can be updated directly on the core without requiring action from your staff.



A mobile app interface for a 'Profile' address change. The form has a title bar with the title 'Profile'. It features a circular profile picture placeholder with the letters 'HB' and a small edit icon. Below the picture is the name 'HUSBAND BANNO' and a subtext 'Edit preferred first name'. The 'Address' section contains three input fields: 'Street address' (with a value '10910 W 87TH ST'), 'Street address 2 (optional)', and a row of three fields for 'City' (value 'LENEXA'), 'State' (value 'KS'), and 'Zip' (value '66214'). Below these is a 'Notes (optional)' field. At the bottom are two buttons: 'Cancel' and 'Save'.

Custom Banno PowerOns

Do you have an idea for a PowerOn that would simplify life for your staff or members?

Banno has a team of developers dedicated to working with you to make it happen. We'll help you every step of the way – from designing and building your custom PowerOn to configuring and implementing it.



the power is yours with PowerOns

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

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