

# business banking

Offer a full spectrum of business banking solutions that can compete – and win – against the big guys.



## **Banno Business™**

Give just-right solutions to small-to-medium sized businesses, with a secure channel for business communication and payments to flow through.



## **JHA Treasury Management™**

Give your biggest business customers advanced tools to manage their daily financial workflows.



## Business Banking

# an ecosystem built for business success

As the banking industry continues to flood with fintech startups and new offerings from the national giants, keeping your business customers out of the hands of the competition has never been trickier. Our goal is to make it possible for your financial institution to assemble a powerful business banking offering that's capable of beating out the big guys. Between our available business services we have everything you'll need to maintain your existing client relationships, build new ones, and equip your end users with the tools to get the job done.

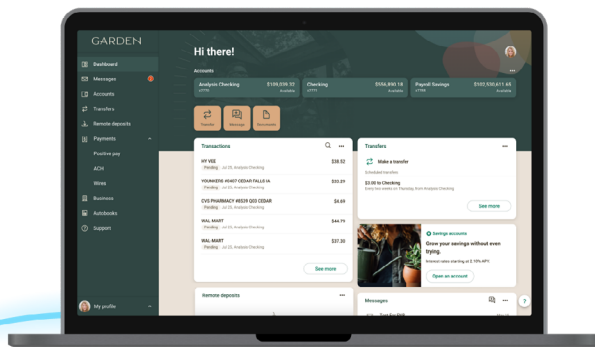
## Business banking for all

## serve the whole business spectrum

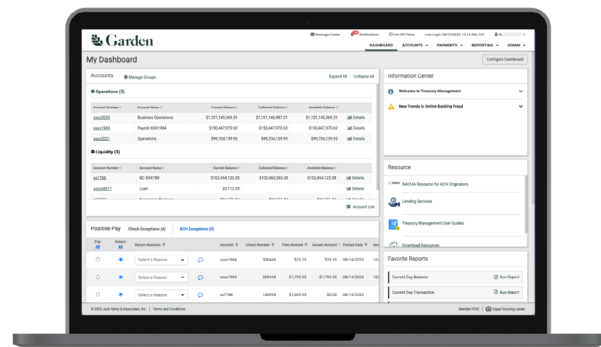
What businesses need from their banking service varies widely – there's no such thing as a one-size-fits-all solution. Whether you're working with an entrepreneurial small business owner or a multi-million dollar company with a dedicated finance team, you can meet them where they are with the appropriate tools.

We offer two business banking solutions that compliment one another – Banno Business™, and JHA Treasury Management™. Banno Business is the perfect solution for small-to-medium sized businesses who need functionality beyond a retail account, but aren't large enough to need the advanced workflows offered in Treasury Management. And when combined, you'll be more than ready to cover the gamut of business requirements.

## Banno Business



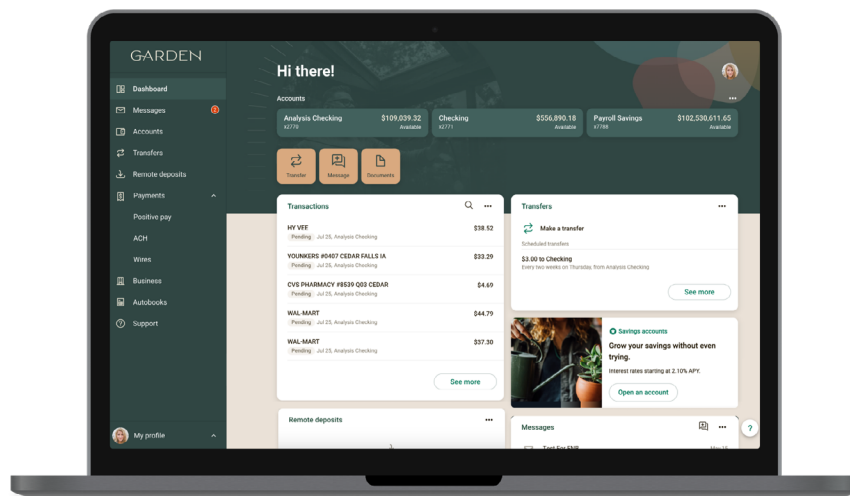
## Treasury Management



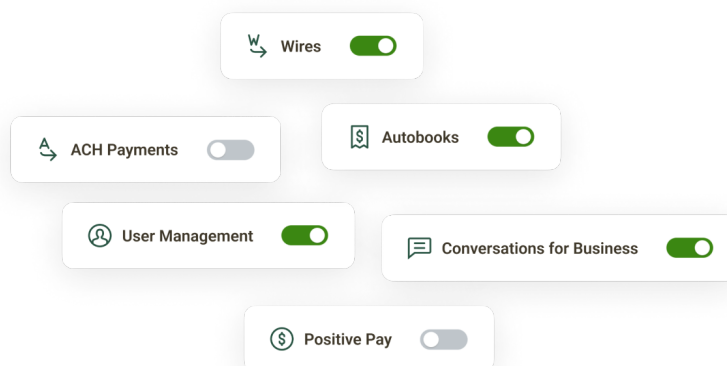
A scalable solution for businesses of all sizes

## Banno Business

Banno Business is designed to provide a stellar banking experience where small-to-medium-sized businesses can feel at home. The interface mirrors a retail account using Banno, and users can even quickly switch between their personal and business profiles within Banno.



By enabling features as a business needs them, you can give accountholders the tools their business requires without forcing them into an overly complex solution. You'll find everything you would expect from a business account here: ACH payments, wire transfers, positive pay, user management, a dual approval process, invoicing, and more, all with a beautiful, modern, intuitive interface. Accountholders will even get access to Banno Conversations for Business™ – our secure channel for communication, collaboration, and coordination.



## Who Is This Product For?

Banno Business is a flexible and accessible solution for businesses of all sizes, in a familiar user interface. Everyone from small business owners who are moving away from their retail account for the first time and only need to log in once or twice a week, to medium-sized businesses who require features like user management for their staff and ACH transfers can find what they're looking for. To get an idea of the platform's scalability, explore a few sample business profiles and how different features could be applied to fit the needs of each.



### The ambitious, entrepreneurial person

Smaller businesses don't need every feature under the sun—and you can do better than wedging them into overly complex and expensive business accounts or making them settle with the limitations of a personal account. Give them just the features they need, like Autobooks, an alternative to Quickbooks that keeps the focus on getting paid—conveniently located within digital banking. And for you, it helps keep their cash flowing through your institution, and out of Stripe, Square, and Quickbooks. Beyond that, you can customize business accountholders' experiences with more functionality as they need it.



### The booming local business

For businesses with more boots (and heels) on the ground, payroll integration, ACH transfers, and a gamut of entitlements are right there waiting. And your differentiating personal service is upheld, because Banno creates a CIF for each employee that's given entitlements, even if they don't hold a commercial account at your financial institution. That means everyone—from owner to trusted employee—feels valued and known.



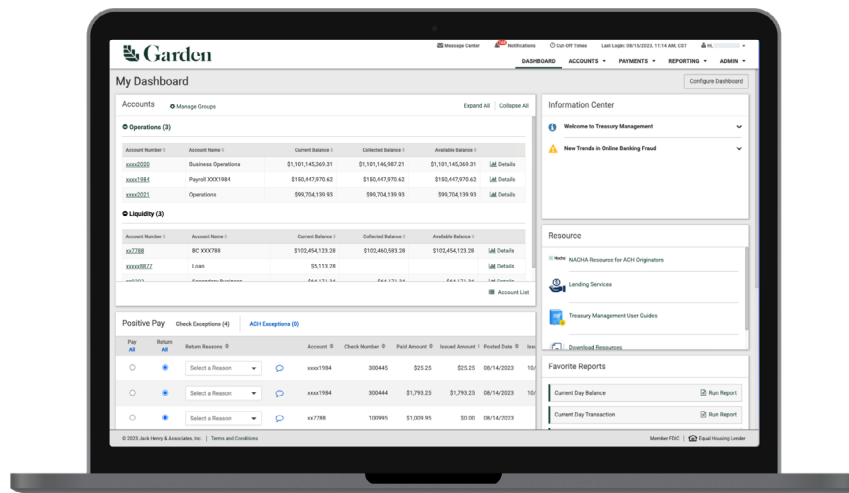
### The prospering, multi-location business

Of course you'll be able to serve your biggest business accounts with functionality like a more sophisticated positive pay, account reconciliation, and reporting.

A comprehensive solution for large business banking

# JHA Treasury Management

Treasury Management is designed specifically with your biggest business users in mind. This stand-alone platform takes business banking to the next level, providing complex businesses with tools to match.



Give them efficient payment processing (everything from your typical ACH, wire, and bill payments, to international and bulk upload options), powerful account overview and reporting services, world-class security and fraud mitigation, fine-tuned user management, triple approval layers, and more – all in a highly customizable dashboard.

## Who Is This Product For?

If your business accountholders process high volumes of transactions, need visibility over many accounts, require access for multiple users with varying roles and permissions, or need advanced functionality like bulk wire processing and additional approval layers, they'll feel right at home on our Treasury platform. Take a look below at some example profiles of business users who would need the advanced functionality Treasury Management provides.

**ACH Clerk at a regional grocery chain**

With over 200 store locations, this company's financial needs are no small task. In her position as an ACH clerk she manages payroll, ACH and check issuance, decisioning positive pay, making payments to vendors and suppliers, regular reporting, and more – all of which happens in Treasury Management.

**Vice President of Treasury at a large car dealership**

Her job as VP of Treasury puts her in charge of finances at four dealership locations, where she manages purchasing, ACH payment processing, accounts payable, accounts receivable, payroll, check issuance, weekly financial statement, and company reports. To keep everything running smoothly she depends on Treasury Management for her daily operations.

**Cash Manager at a political organization**

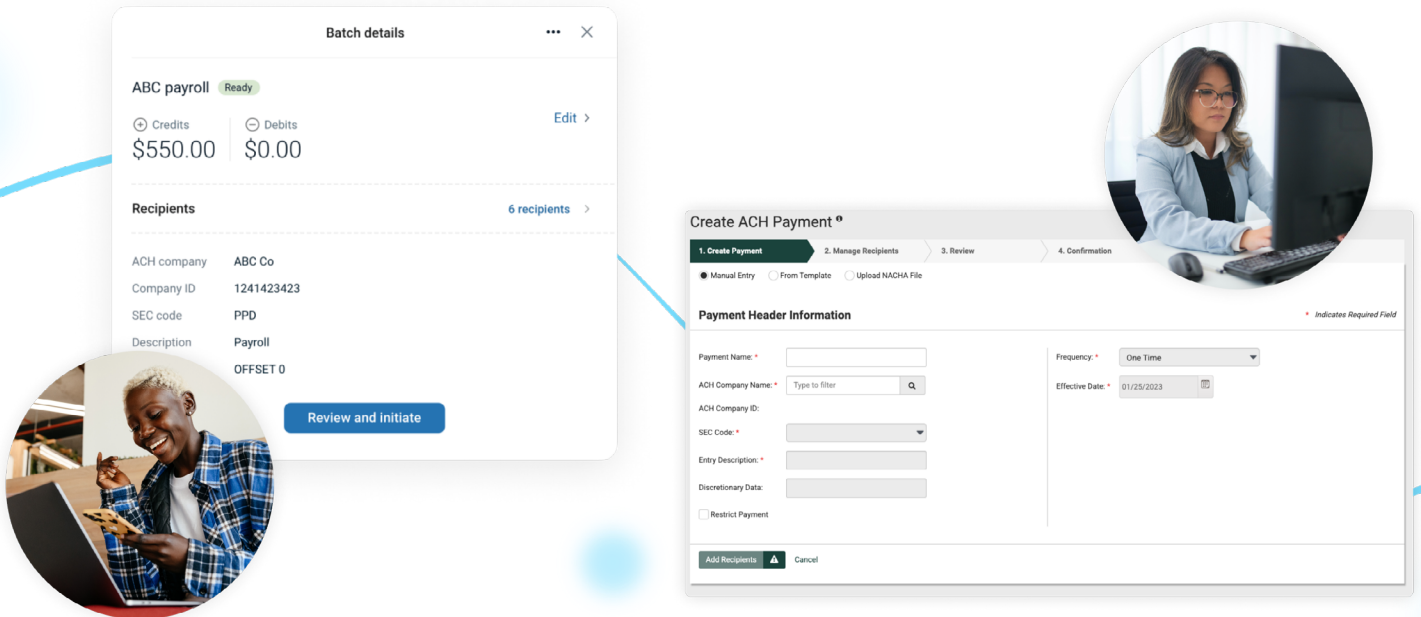
In his 10 years working for the organization he has become an integral part of the operation – overseeing financial accounts, reconciliation, direct deposits, processing payments from donors, positive pay, and detailed reporting. He loves how simple Treasury Management makes his work, bringing everything he needs into one place.

An unbeatable duo

## which product do I need?

We believe that in order for community financial institutions to be truly competitive they need both Banno Business and Treasury Management in their arsenal. When you offer both products, you are able to cover the entire spectrum of business banking needs.

Banno Business is designed for your business customers who may be overwhelmed by the advanced settings and features that Treasury Management offers, delivering a delightful, familiar interface with just-right functionality. Offering Treasury will attract your largest clientele, who require robust functions beyond Banno Business, and have staff who spend most of their day working in the tool.



## meet business needs like never before

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).