Feature Overview

OneClick Financial™ Platform

Bring back your personal touch with digital engagement

It used to be that financial institutions could rely on in-branch interactions to build personal relationships and provide relevant product and service recommendations. In today's digital-first banking world, this is no longer the case. Those natural day-to-day conversations have been replaced by the digital channel, creating a challenge for you: developing a new, effective mode of consultative sales.

Our OneClick Financial Platform is the answer. Serve up curated product and service promotions – based on real user data and behaviors – to each accountholder on their own personal URL. Without lifting a finger, our platform provides you the potential to drive business and generate an ROI that pays for itself (and more) month over month.

A Warm Welcome

Make the most of the highly profitable first months following enrollment. Help new accountholders feel at home and invite them to explore relevant promotions on their personal page, a channel for discovery and communication directly applicable to them.

The Right Message at the Right Time

Our personalization engine automatically and securely consumes data from the core and a variety of other sources to retarget each individual user on a scheduled basis, ensuring that the information they receive is relevant, timely, and actionable.

Great Content Without the Work

Take the tasks of learning a new tool and content creation off your to-do list. Product and service information is curated from your existing channels and automatically populated using our library of responsive components – which means you can bring engaging relevant content to your users without duplicating efforts.

OneClick Financial™ Platform

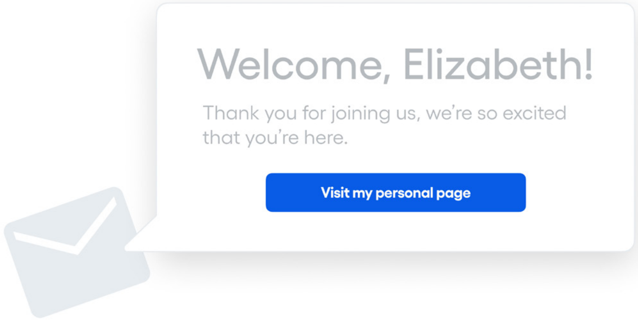
It's hard to connect with users on the digital channel in a way that feels personal, authentic, and relevant – and yet you must in order to build and retain valuable relationships. As face-to-face conversations feel more and more novel, building trust and deeper engagement with your accountholders becomes a bigger challenge.

Our OneClick Financial Platform helps leverage your digital connection, while serving the same human need for feeling understood that makes in-person consultation so effective. By opening this dialogue with your users, you can better understand what they need based on their behaviors, and guide them to product and service offerings that meet those needs.

a warm welcome

We can't stress enough how important it is to provide an excellent onboarding experience. Studies show that new users are most receptive to adopting additional products in the first 120 days following enrollment. Plus, the more products a user has with your institution, the longer the relationship will last – to the tune of just 18 months with one product as compared to four years with two products.

Our OneClick Financial Platform makes it simple to maximize this valuable time period with new users right off the bat. Upon enrollment, accountholders receive a friendly "hello" in the form of a welcome email, directing them to their personal website.



At this point, a regular message cadence is established to keep users in the loop with a mix of content: promotions, event information, educational materials, social media and blog posts, surveys, and tools – all designed to increase overall engagement and help users make informed decisions.

the right message at the right time

Needs and interests change constantly, making it hard to put relevant content in front of your accountholders. Without intentionality, you end up with impersonal digital marketing that fails to engage users effectively.

Our OneClick Financial strategy takes the guesswork out of targeted marketing by utilizing a personalization engine that pulls information from a variety of sources. This includes existing customer information on the core, transaction data from current services, interactions with their personal page over time, and details about current or upcoming financial events. Information is collected on a scheduled basis to form a well-rounded image of each individual accountholder, ensuring that the content they receive is relevant to them.

These details inform the types of communication each user receives from our range of available touchpoints:

Welcome engagements
Bring new users into the fold.

Seasonal
Build engagement with timely messages.

Retargeting
Re-engage users based on previous actions.

Ad hoc
Share specific campaigns and announcements.

Product and service promotions
Maximize cross-sell opportunities.

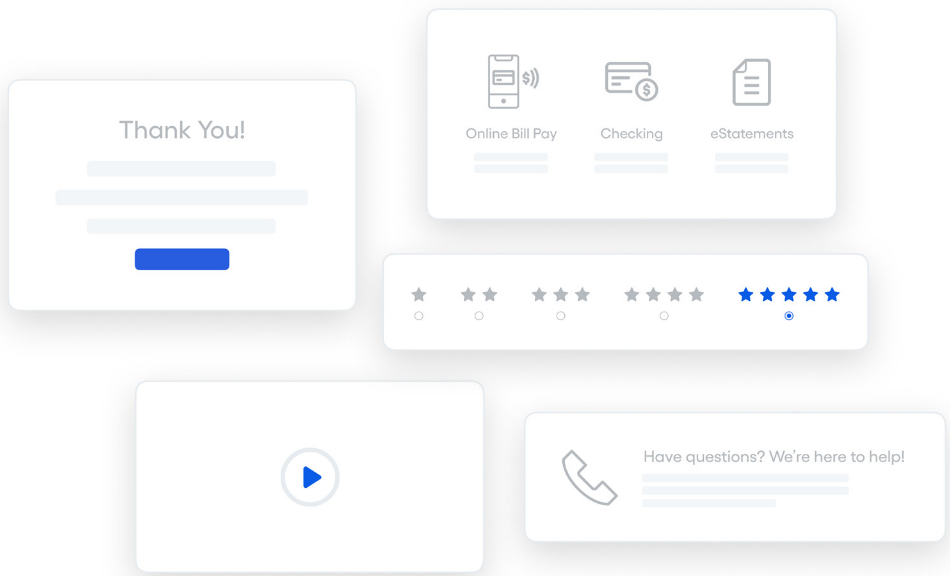
Thank you's
Acknowledge your user's loyalty.

To take things a step further, personalized messaging is not confined to a user's personal website with our platform. Once they've visited their page, their data can be pulled for use on your institution's primary website as well. Imagine your users landing on your site and being greeted with relevant advertising and special offers that address them by name as they log into online banking.

This personalization feels more consultative and helps accountholders discover more products and services they'll love – leading to deeper integration with your community and greater returns for your institution.

great content without the work

Our OneClick Financial Platform makes it possible to expand your marketing capabilities without over-extending your marketing team. This service comes with our library of responsive components, customization and branding options, and intelligent layout tools that automatically determine grouping and placement.



How Does It Work?

To start, product and service information is curated from your existing channels – like your website, blogs, brochures, and social media channels – and analyzed to curate usable content, so you'll never need to duplicate efforts.

From there, our personalization engine uses accountholder data to inform which text, images, and videos are shown to each user. A variety of component types are used to boost engagement – think product promotions, surveys, forms, reviews, digital banking tools, and more – and are mixed and matched into dynamic layouts.

We truly take care of the entire process so you can remain focused elsewhere. We even provide analytics tracking that helps you understand which products and services are resonating with which groups – an invaluable tool to supplement other marketing efforts.

the proof is in the pudding

At the end of the day, what matters is whether or not the tools you bring into your institution are delivering the results you expect. Don't just take our word for it – studies show that personalization is a powerful tool for business growth and operational success:[3]

- 30-40% increase in sales
- 15-20% profit boost
- 200-300% increase in marketing efficiency
- 100-200% increase in customer engagement
- 10-30% reduction in churn

Our platform takes full advantage of personalization tools and the benefits they provide, including the potential to drive business for your institution. With a very small number of additional product adoptions each month your return on investment can easily cover the expense (not to mention the opportunity for profit on top of that) while providing your users with a drastically improved experience.

how to get started

1. Choose a package option

Every team has different needs, which is why we offer flexible package options:

Embedded website messaging

For teams seeking to engage accountholders with personalized messaging, this plan allows your team to embed personalized targeted ads to all users through your website. From celebratory messages for birthdays and anniversaries, to practical prompts, this plan is a simple yet tailored way to engage with your users.

Personal newsletter

For teams looking to target accountholders directly through email, this plan includes our basic component library and personalization features – everything you need to effectively engage users in their inbox.

Personal webpage

For teams who'd like to offer a personalized webpage for each accountholder (hosted separately from your primary marketing website), this plan includes additional component access, expanded personalization options, and basic reporting and content management features to hit the ground running.

Advanced personal webpage

For teams who are interested in maximum personalization, access to our full library of premium components, expanded reporting features, and additional content management bandwidth, this plan includes our most comprehensive website tools.

2. Meet your onboarding concierge

Regardless of which option is right for you, our team is here to help you get up and running. You'll be assigned a financial specialist who will guide you through the onboarding and implementation process.

3. Reach accountholders like never before

Next thing you know, you'll be engaging with your users on a deeper level than ever before.

speak their language

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

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

sources

1. Credit Union Times
2. Bain Capital
3. BGC Experience Global Survey on Personalization