

Digital account opening with compliance you can count on

We all know that delivering a seamless digital account opening experience is easier said than done. What was once a “nice to have” is now a mandatory service. Simply replicating an offline onboarding process is one approach but it doesn’t offer customers a quick, seamless experience.

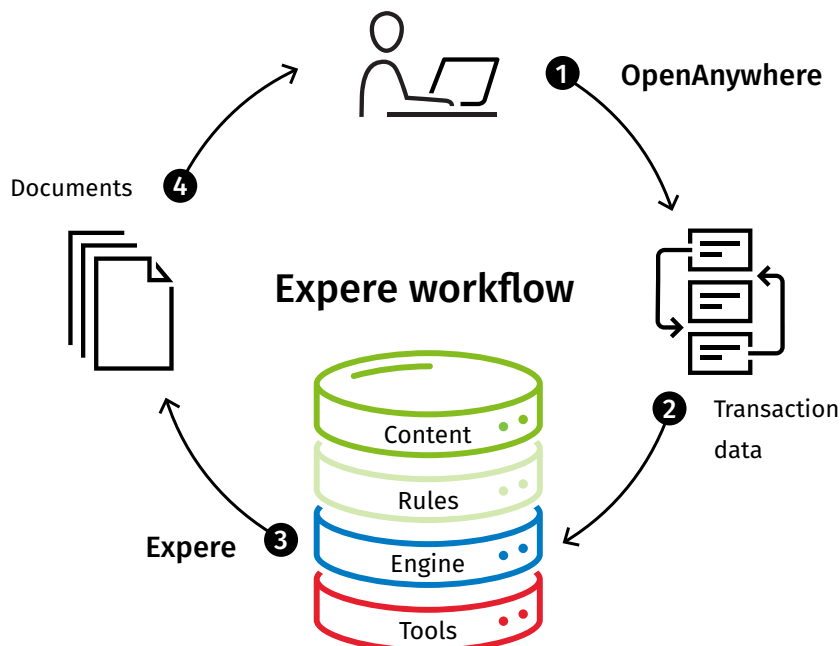
Designing a successful approach requires a tight platform integration such that the customer workflow gets optimized and application volume increases. Also, it needs to be flexible without sacrificing accuracy or compliance.

Using JHA OpenAnywhere™ with Wolters Kluwer Expere®, financial institutions get a configurable, online account opening platform that provides an intuitive user experience with accurate and compliant documentation. The result? Increased deposits, enhanced customer convenience and retention, improved operational efficiencies, reduced costs, and confident compliance supported by Expere’s automated document generation and warranted content.

jack henry™



Expere offers the scalability and compliance support that financial institutions need to grow safely and profitably.



Expere helps financial institutions:

- ✓ Meet stringent regulatory requirements
- ✓ Proactively manage change
- ✓ Deliver compliance consistency
- ✓ Provide a superior customer experience

Deposit and tax-advantaged compliance: Simpler at every step

Expere takes the stress out of compliance certainty. It manages all aspects of compliance documentation, from automated document selection, assembly, and packaging to content development, testing, integration, and deployment. Wolters Kluwer partners with Jack Henry™ to support evolving business needs.

Comprehensive compliance

OpenAnywhere contains a dynamic rules engine that fully allows institutions to customize the platform and online account opening workflow. It supports ongoing granular control of the functionality without requiring technical resources.

Expere's fully dynamic content engine applies comprehensive, automated logic to its integrated transactions with Jack Henry. It leverages existing Jack Henry data to generate compliant account opening documents. Users get access to the latest documentation while allowing them to make updates and changes as necessary.

Expere, a single warranted content source created and maintained by Wolters Kluwer, delivers enterprise-wide compliance consistently. Over 50 compliance professionals provide expert monitoring of state and federal jurisdictions at the enterprise level.

In addition to monitoring, maintaining, and updating the platform, Wolters Kluwer experts draft, code, and test documents before deploying releases. This approach grants financial institutions the confidence to access the right up-to-date documentation for the right transaction.



Advantages of the Expere and OpenAnywhere integration:

- Pre-built integrations within OpenAnywhere provide increased process efficiencies and reduced implementation time, testing, and cost
- Seamless management of all aspects of compliance documentation, from automated document selection, assembly, and packaging to content management, testing, integration, and deployment without leaving OpenAnywhere
- Centralized management of documentation and the tools to implement changes seamlessly

Transform your compliance practices

Today's complex regulatory and competitive environment demands a new way of managing document generation and compliance. An Expere-OpenAnywhere integration offers the scalability and compliance support that financial institutions need to grow safely and profitably.

Documents available through our integration

Consumer documents:

- Card application
- Confirmation of consent
- Electronic procedure disclosure
- FedNow Service Addendum
- Funds Available Disclosure
- IRS W9 Request for Taxpayer Identification Number and Certification
- Limits and fees disclosure
- Multi-party signature card
- Notice of action taken deposit
- Notice of Relationship (WI)
- Privacy notice
- Privately insured credit union acknowledgement
- Reg E Disclosure
- Reg E Overdraft Opt-in Disclosure
- Reg V Notice of Negative Information Pre-sharing
- RTP Service Addendum
- Single or Multiple Party Account Disclosure (TX)

Consumer documents (cont'd):

- Substitute checks disclosure
- Terms and conditions
- Truth in Savings
- Transaction Account Application Disclosure (MN)

Business documents:

- Authorization Accounts
- Business Debit Card Agreement
- Certification of Beneficial Owners
- Certification Regarding Internet Gambling
- Combination Certificate of Deposit-Receipt, Signature Card and Truth in Savings Disclosure

HSA/IRA documents (coming soon):

- Application
- Health Savings Account booklet
- Roth IRA booklet
- Traditional IRA booklet



Compliance, flexibility, and accuracy with JHA OpenAnywhere and Expere.



Jack Henry™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centrality — offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For more than 48 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,500 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at www.jackhenry.com.



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