

it's better to send (and receive) with RTP



- **before we get started...**

we're recording the session

We'll make the recording
available a few days after
today's session

we've muted your line

To eliminate background noise
with this large audience, all
attendee lines have been muted.

engagement is welcome

Please type your questions in
the Q&A window and we'll
address them at the end.

- your host

Elspeth Bloodgood

Technical Product Manager for JHA PayCenter™

ebloodgood@jackhenrycom



- quick poll #1

What is your consumer digital platform?

- Access Softek
- Alkami
- Alogent
- Banno/goDough
- Lumin
- MEA
- NCR/DI
- NARMI
- Q2
- Other



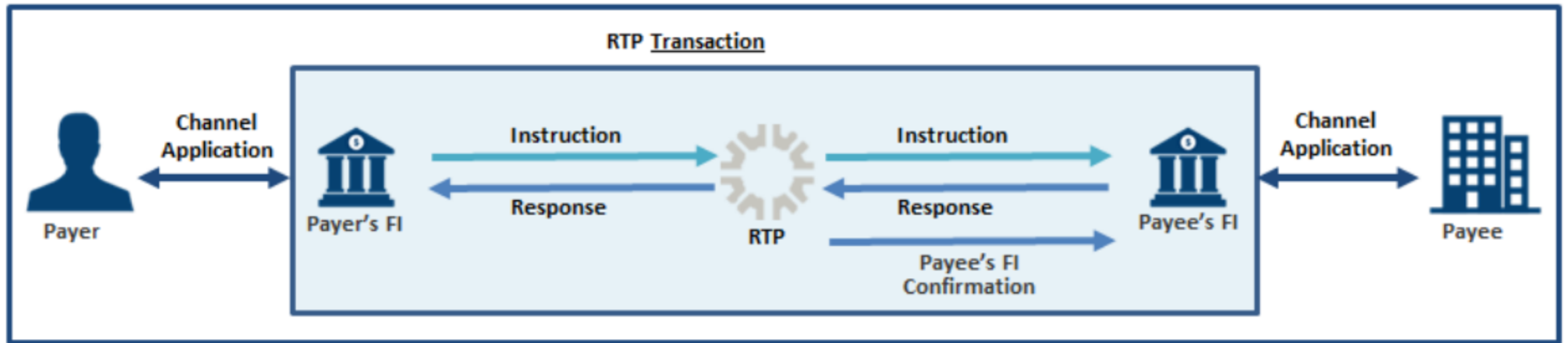
- **quick poll #2**

Do you have plans to add RTP Send capabilities?

- Yes, in the next 6 months
- 6-12 months
- More than 12 months
- No current plans to support RTP Send



- RTP transaction flow



- **RTP® Network characteristics**



control

The RTP® Network supports credit push transactions only, eliminating debit fraud, and providing account holders with control over who they pay and when.



certainty

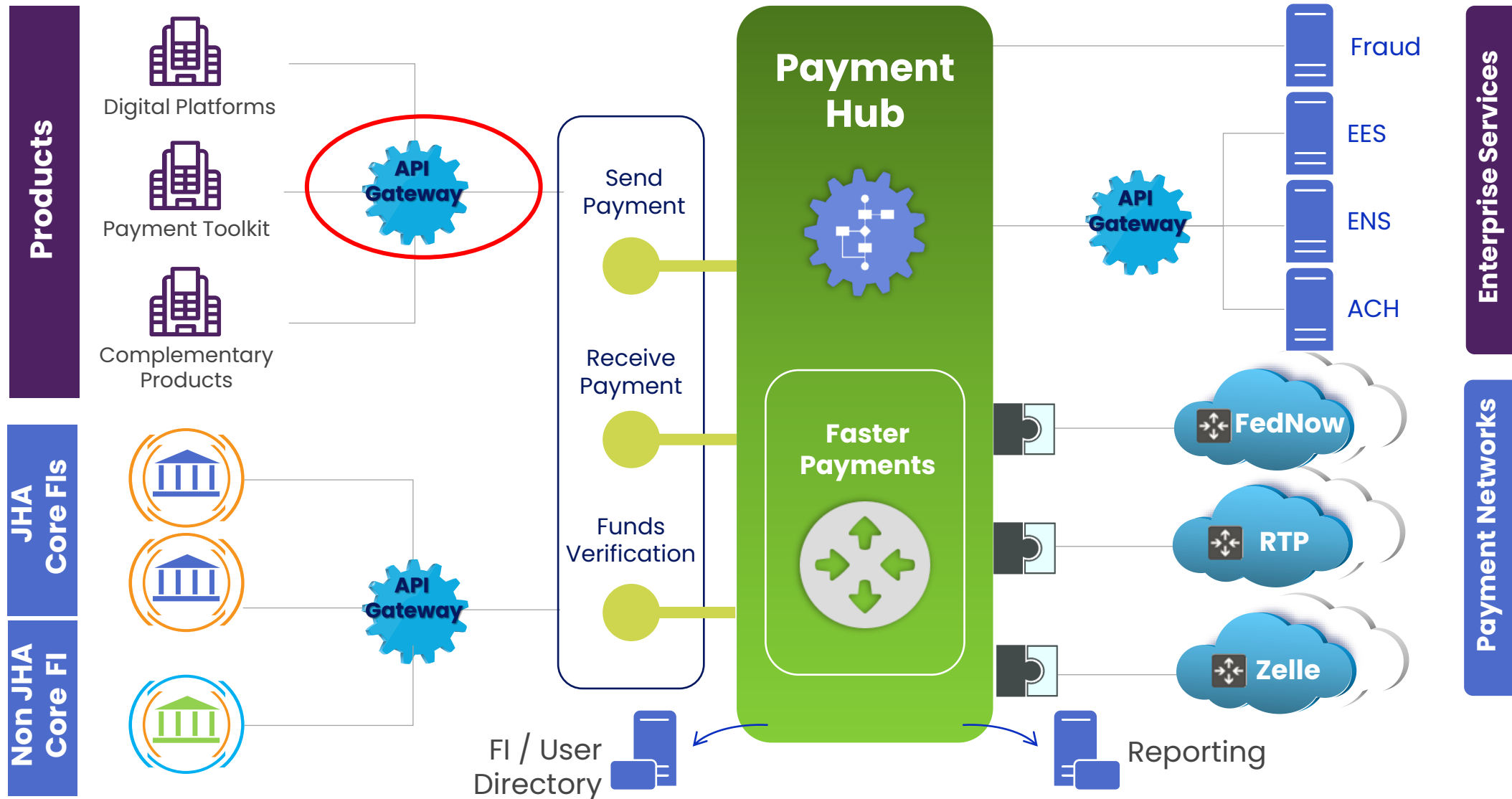
Irrevocability and real-time transaction confirmation provide certainty to both parties to the transaction. Senders know the payment arrived, and recipients get good funds.



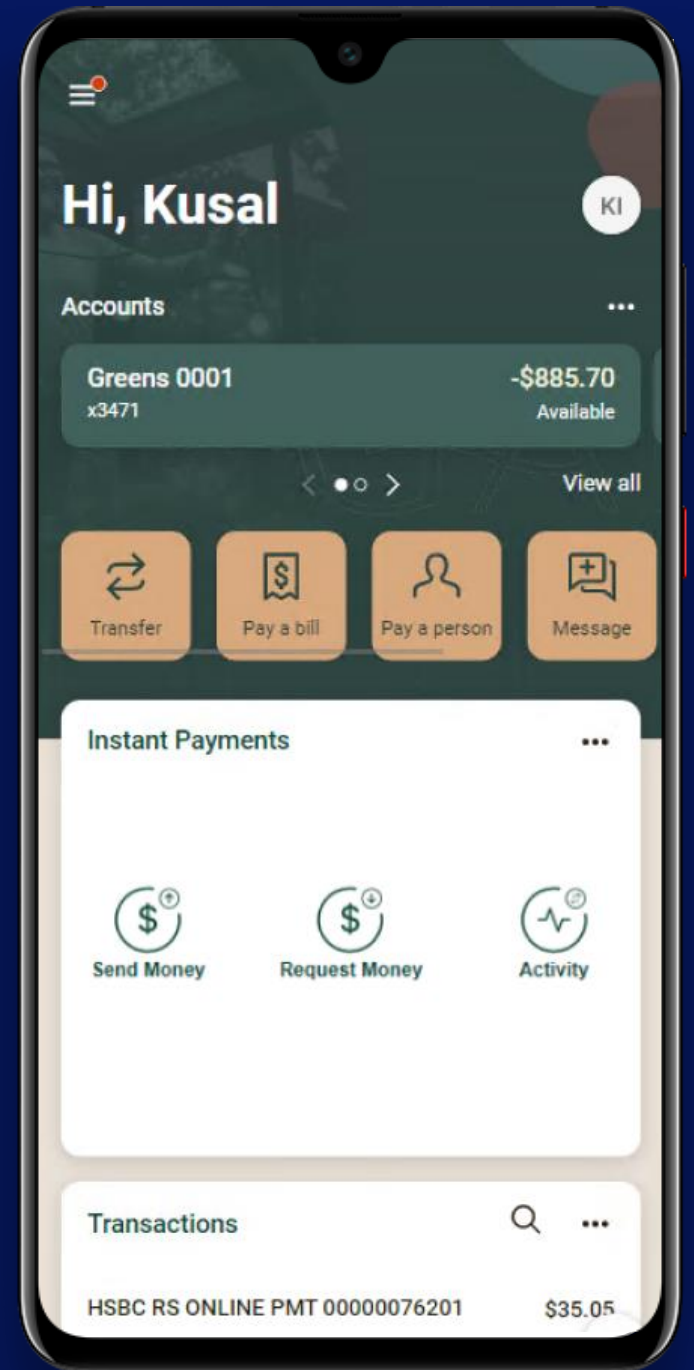
immediacy

Availability of funds and data is immediate. As soon as the transaction is complete, recipients have access to funds in their transaction account 24/7/365.

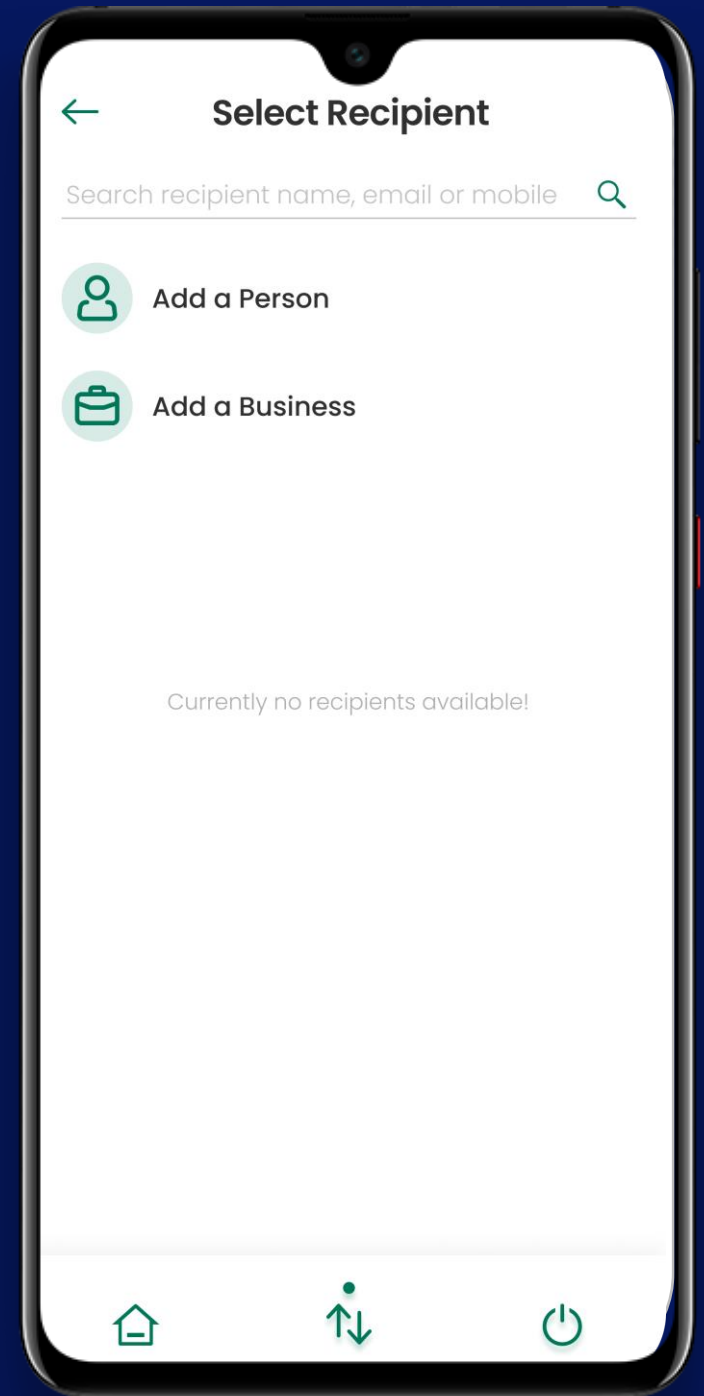
• JHA PayCenter™ ecosystem



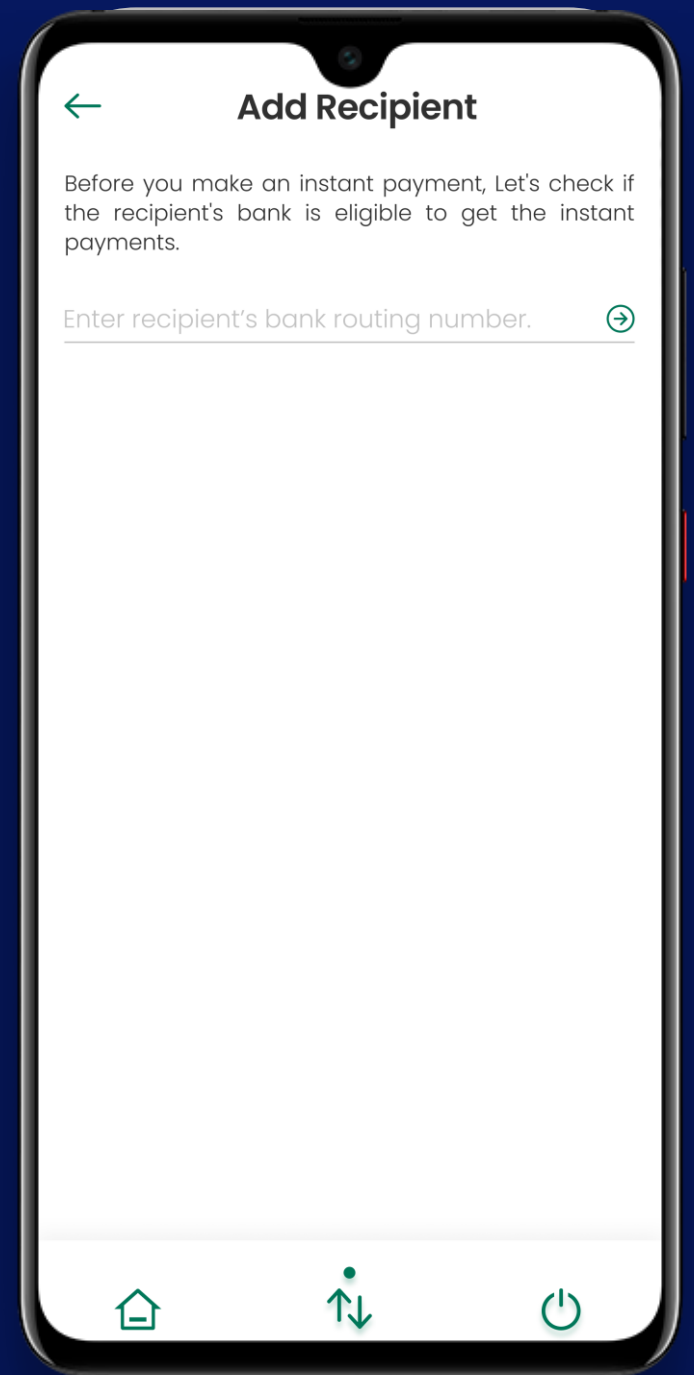
instant transfer



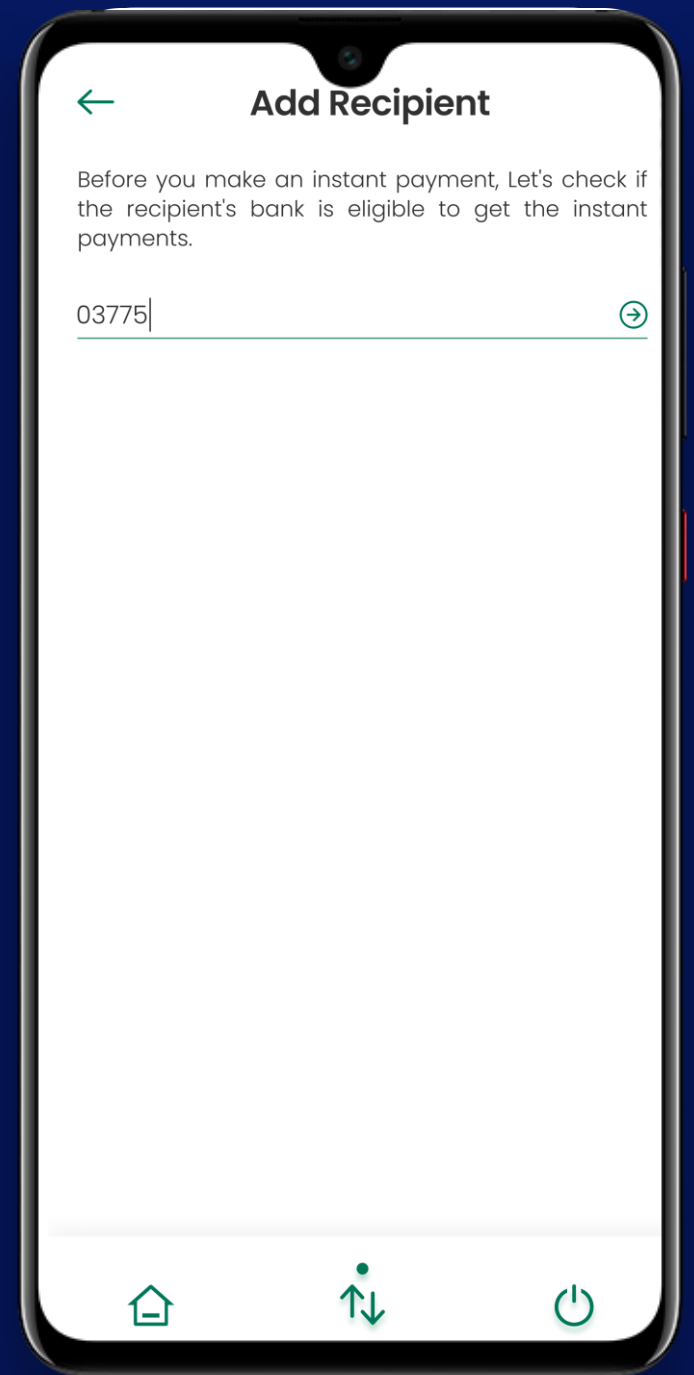
instant transfer




instant transfer




instant transfer



instant transfer

 **Add Recipient**

Before you make an instant payment, Let's check if the recipient's bank is eligible to get the instant payments.






Valid Routing Number.


Please provide some additional information about the recipient.

Personal Details


Add Account Details ☐

instant transfer

 **Add Recipient**


Before you make an instant payment, Let's check if the recipient's bank is eligible to get the instant payments.






Valid Routing Number.

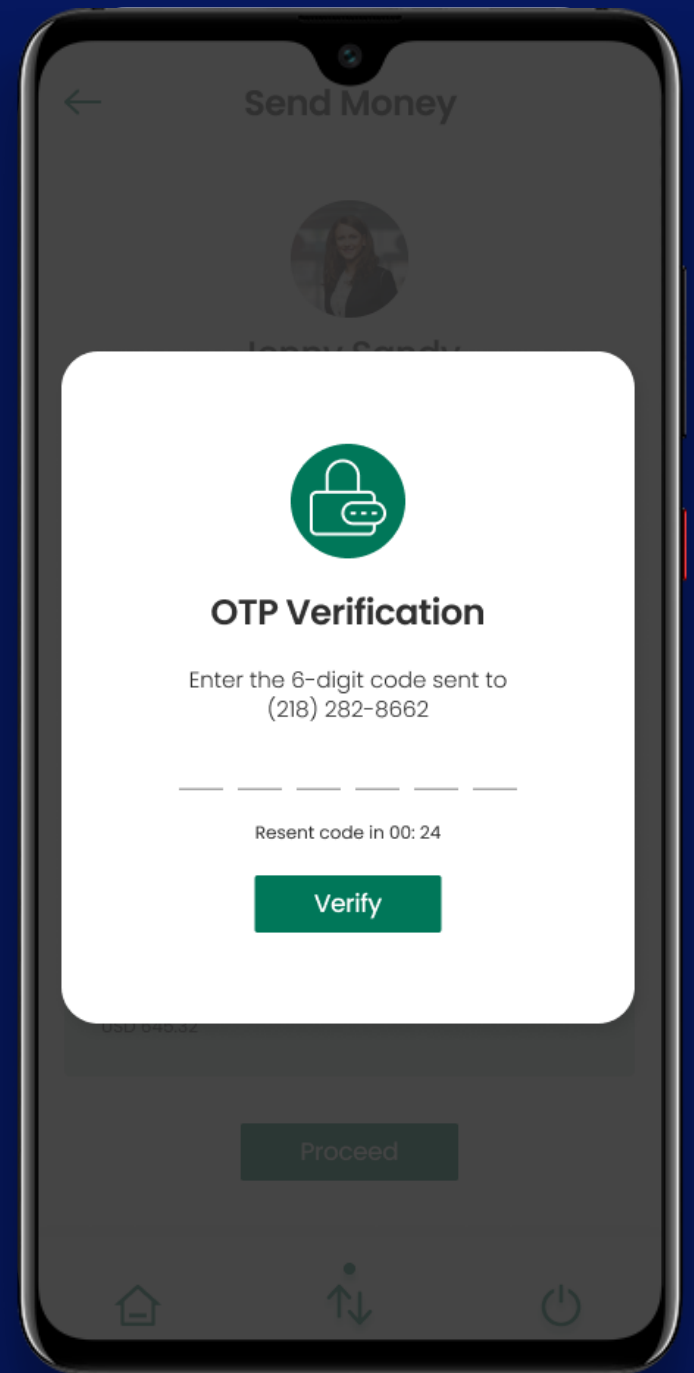
Please provide some additional information about the recipient.

Personal Details

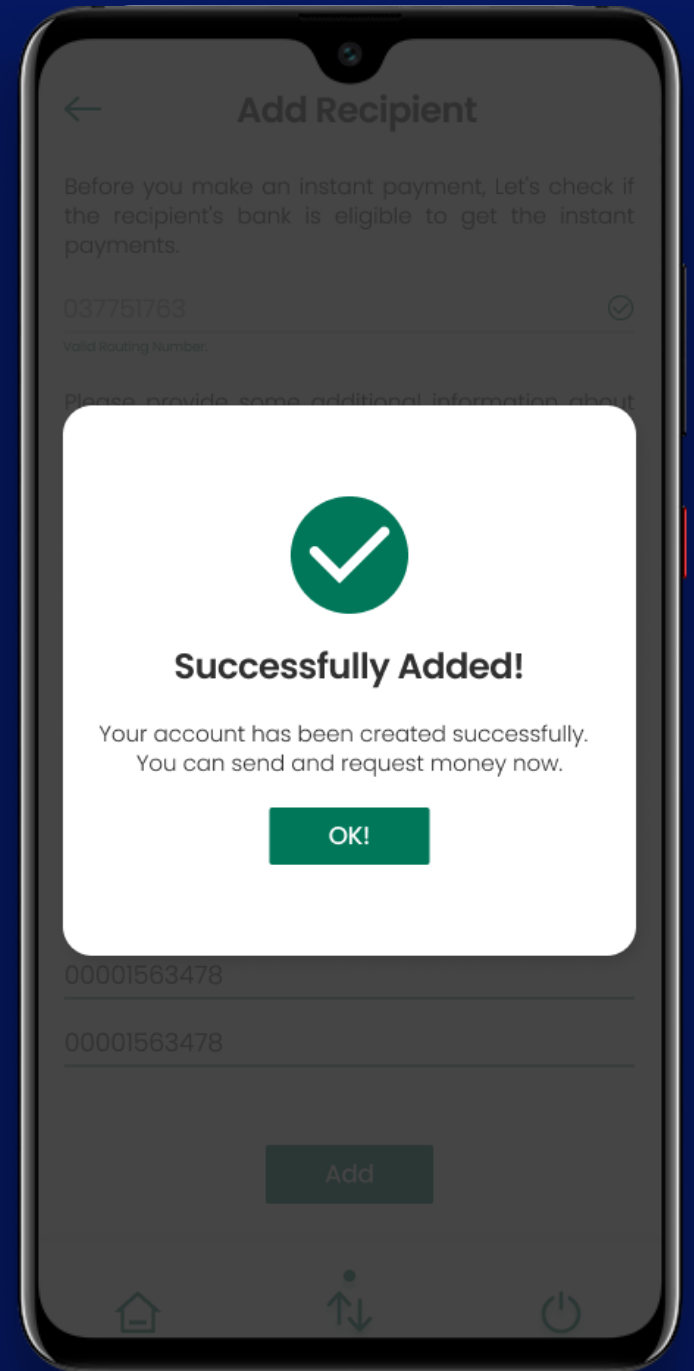
Add Account Details 

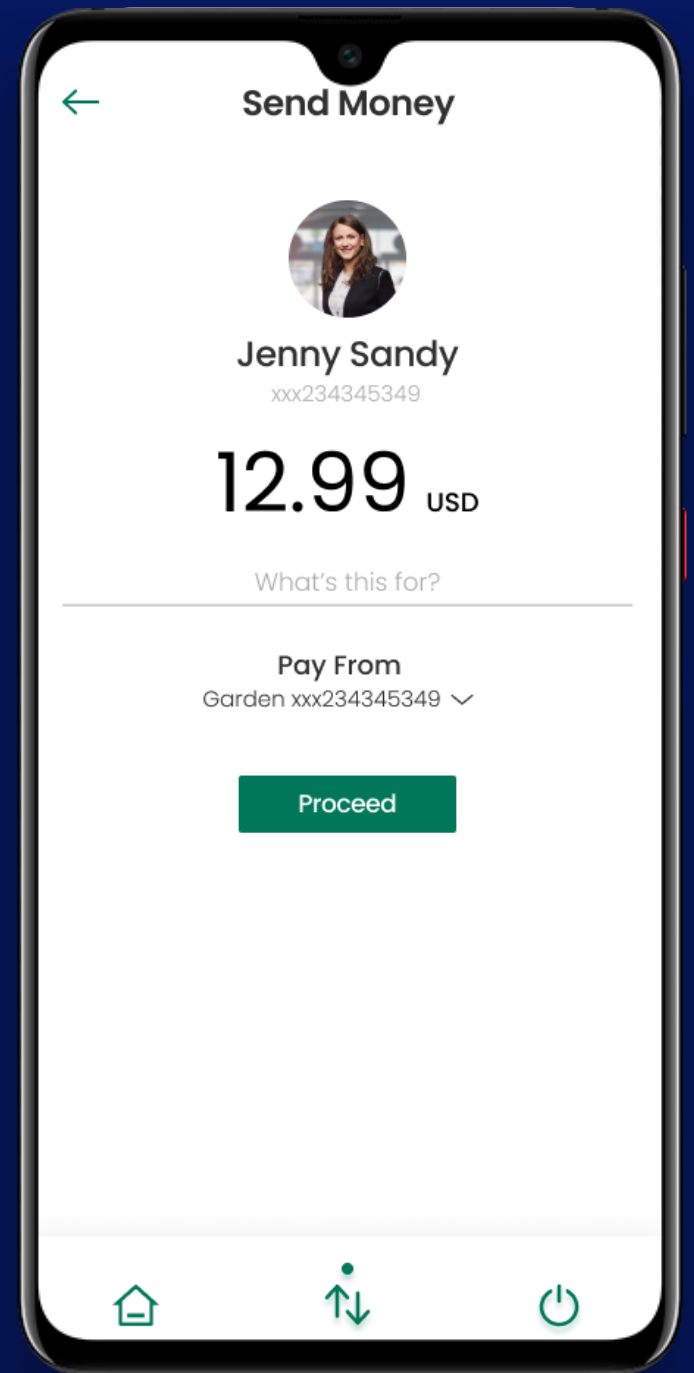
instant transfer



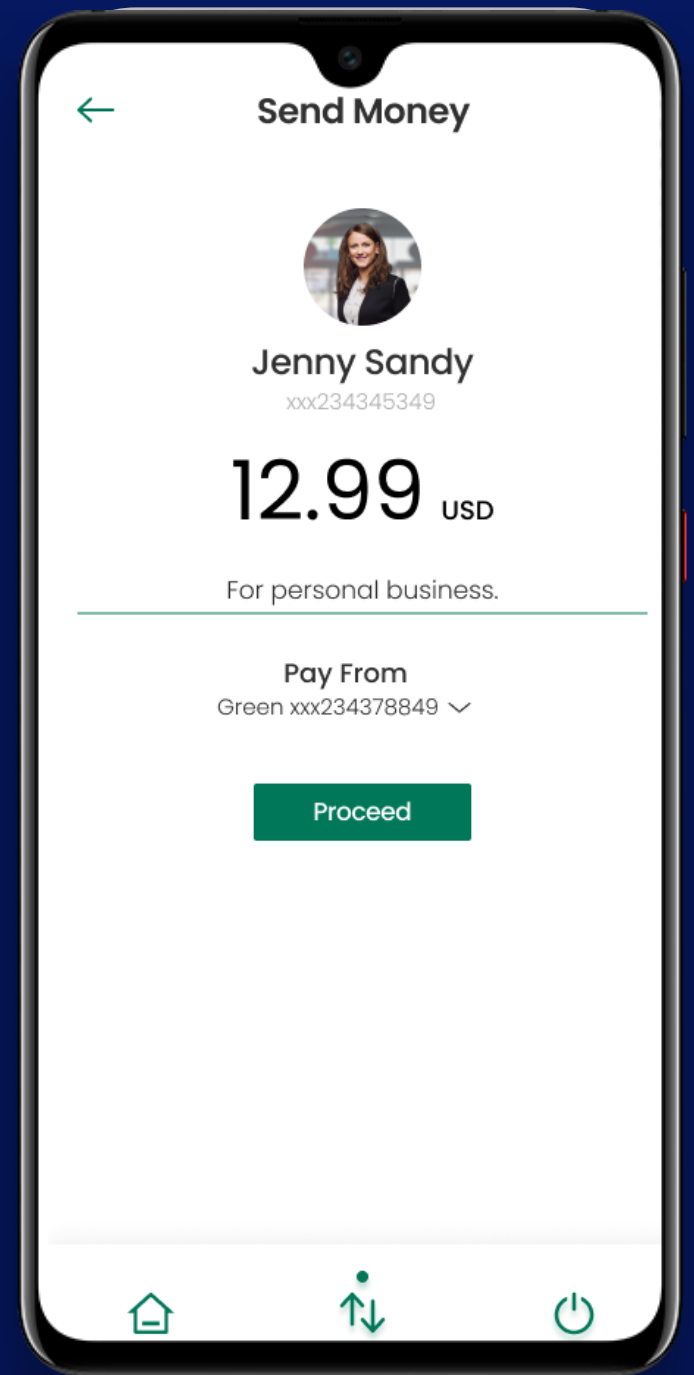
instant transfer



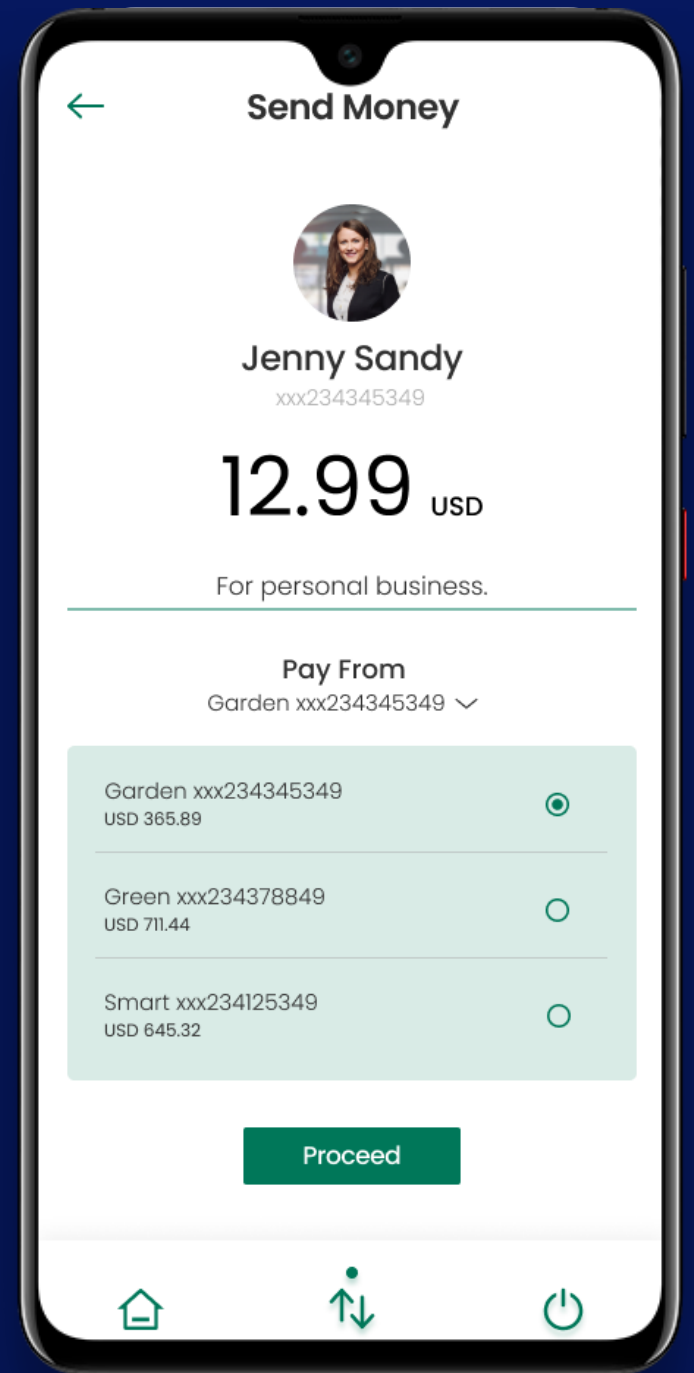
instant transfer



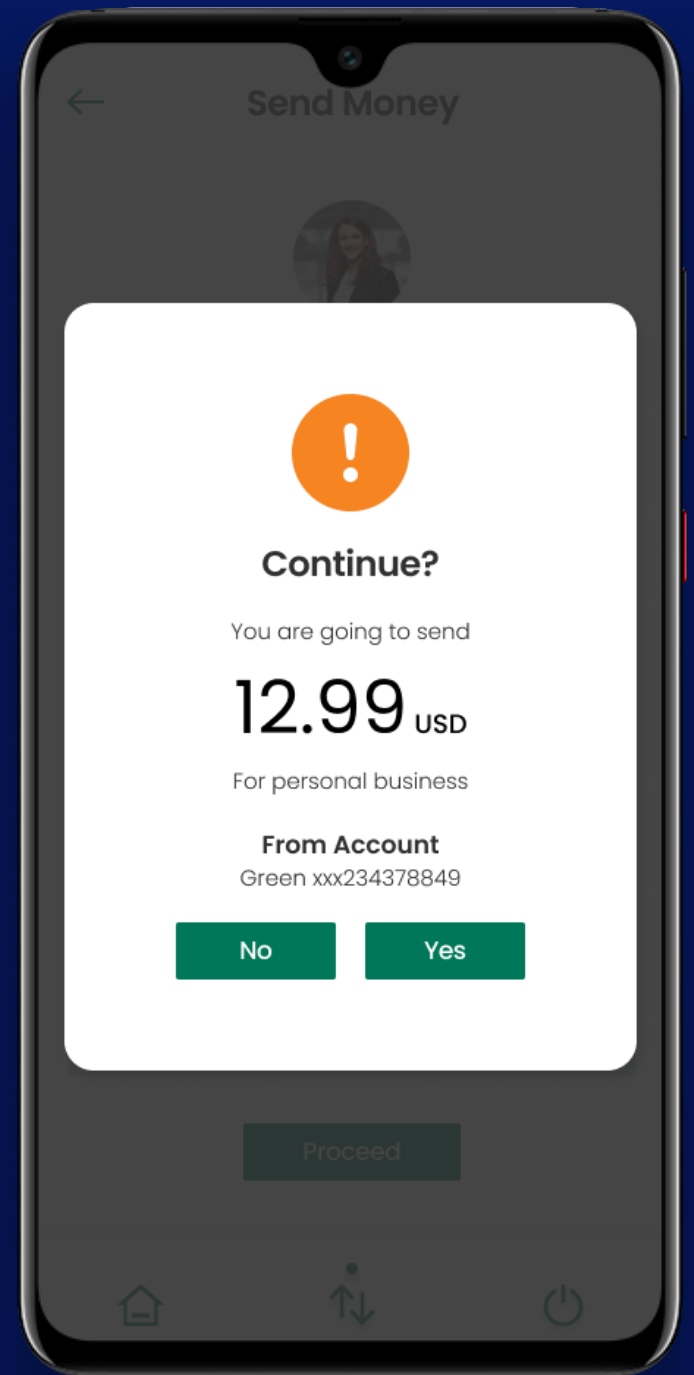
instant transfer



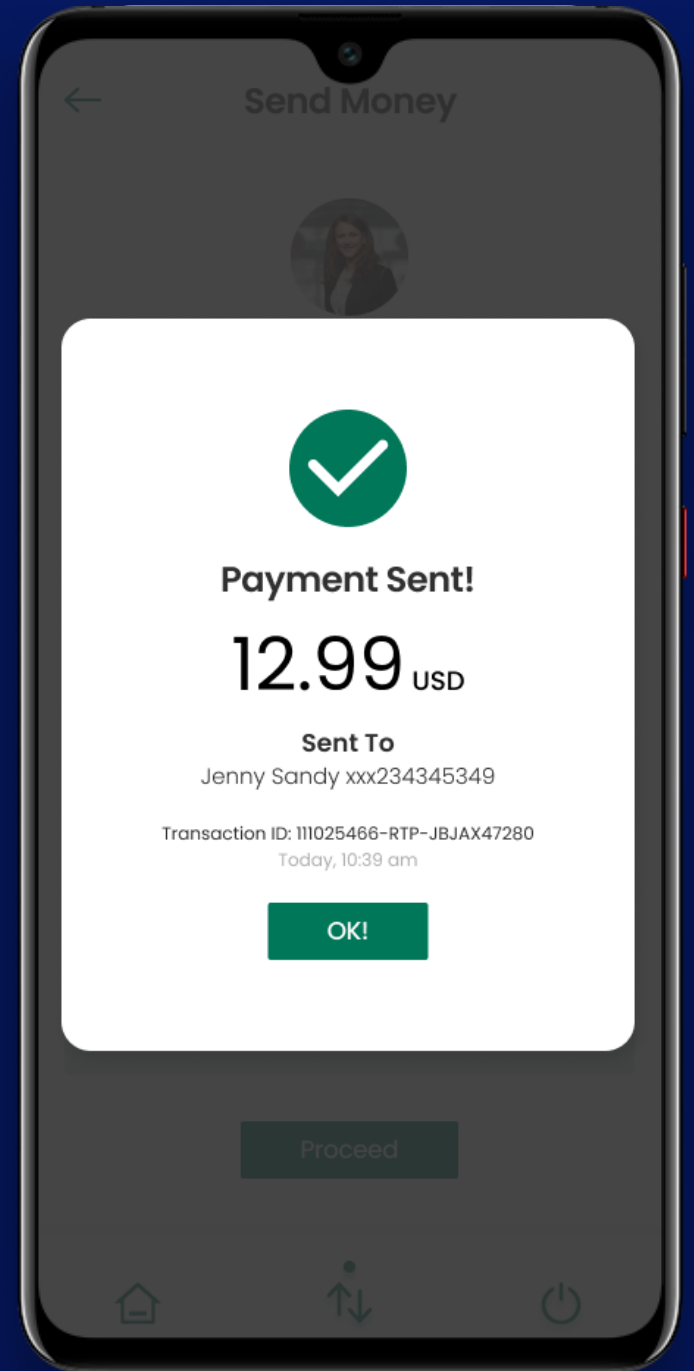
instant transfer



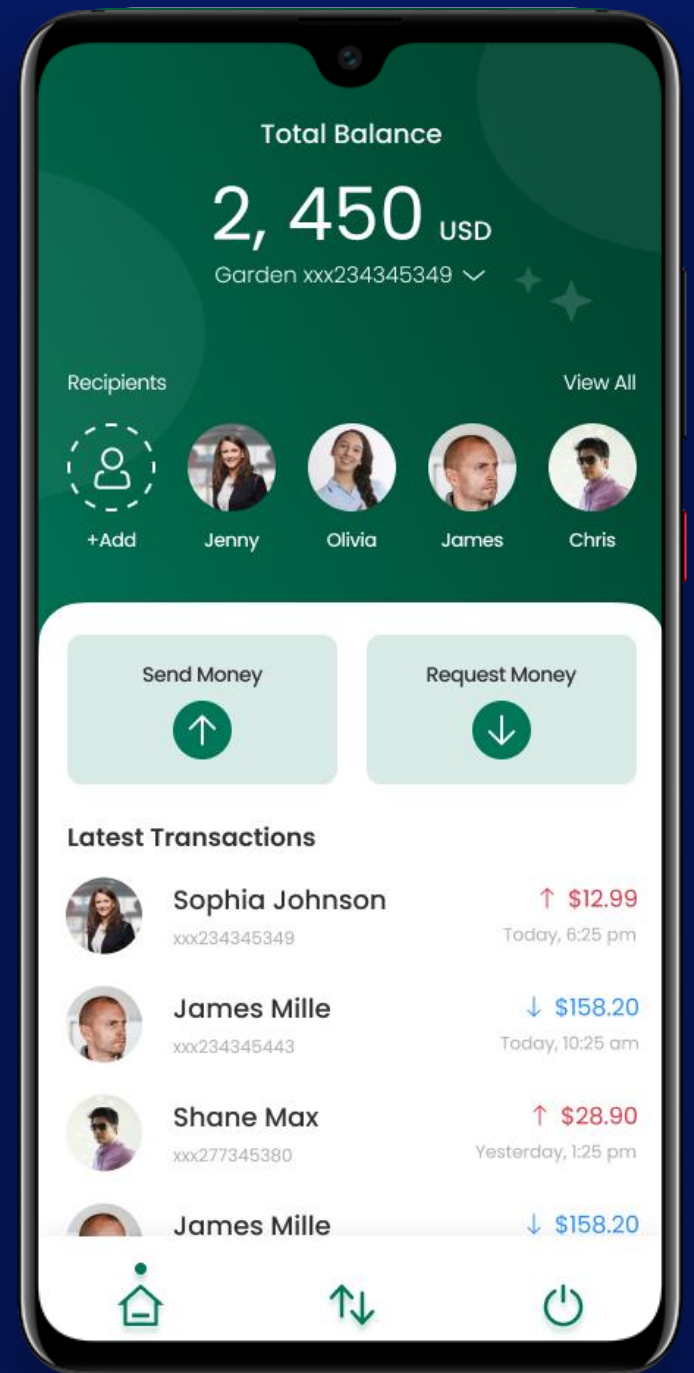
instant transfer



instant transfer



instant transfer



- **guest expert**

Mark Brousseau

Go to Market Leader, Transcard

m_brousseau@msn.com

@markbrousseau



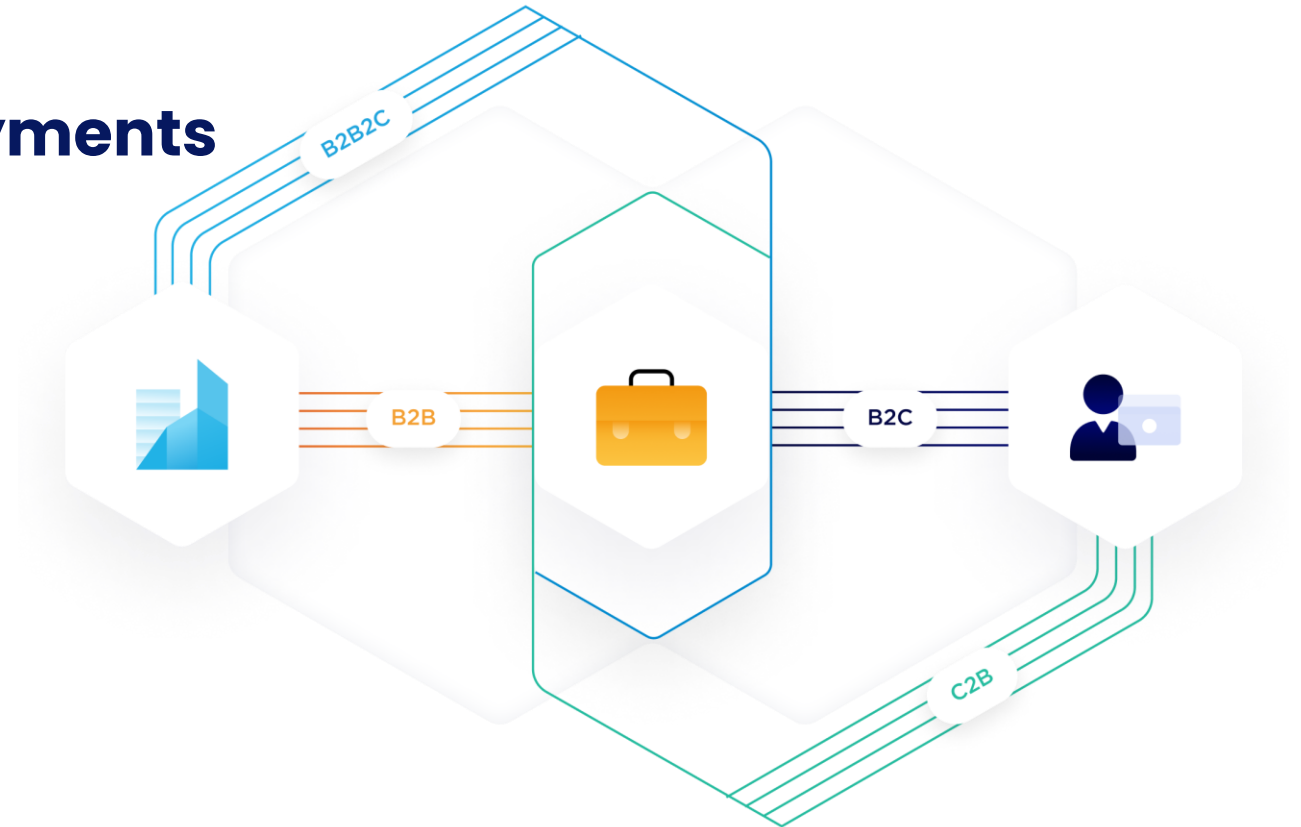
The background is a solid dark blue. It features a graphic consisting of three large, overlapping circles of the same color, arranged horizontally. Two thin, light blue vertical lines pass through the centers of the circles, intersecting them. The text "SMART Suite" is centered horizontally and vertically within the middle circle.

SMART Suite

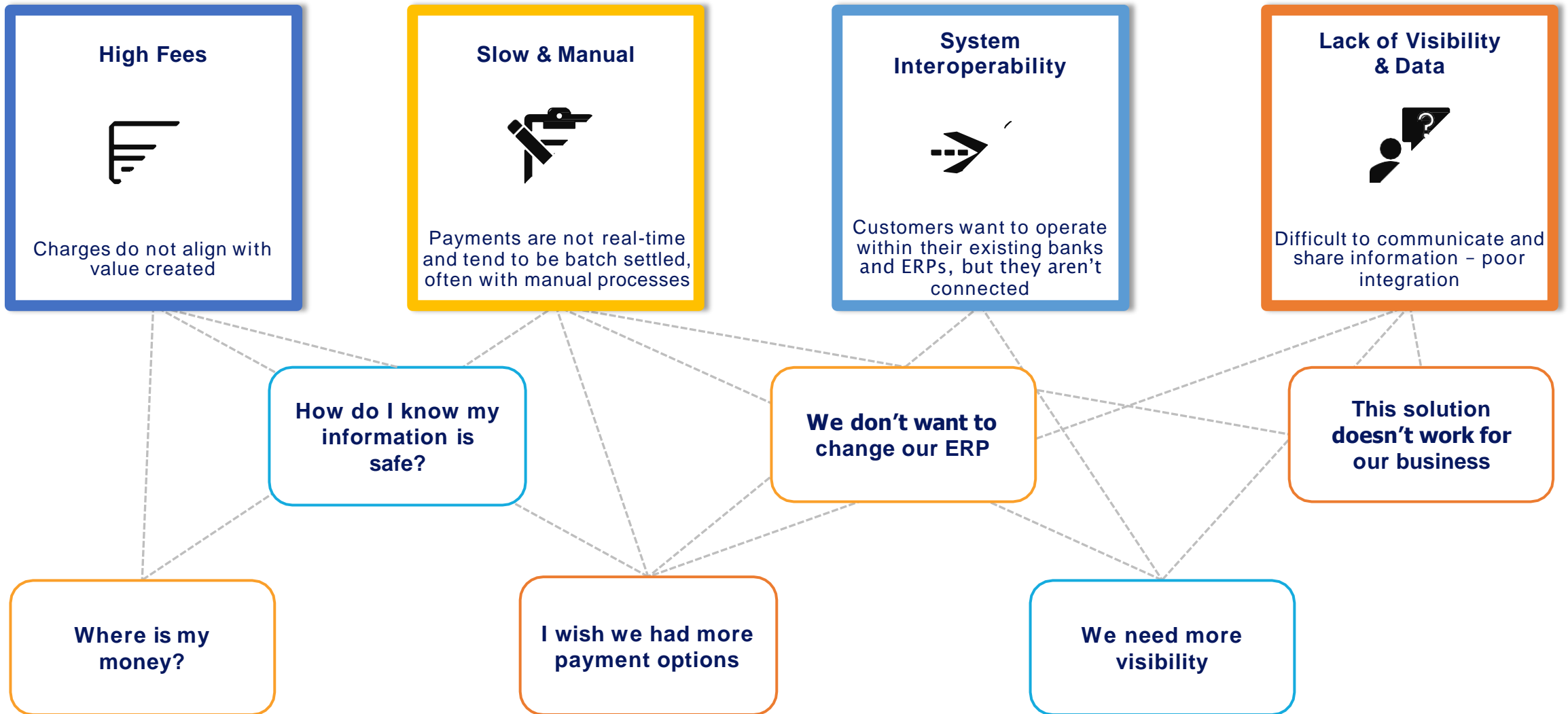
We're not just a platform for payments

We're a platform for business

Transcard's embedded technology within **leading ERPs** makes it easy for organizations of all sizes and across all industries to access the latest in payment innovation, share information, and facilitate business globally.



- payment challenges



• the solution

We enable business customers of JHA banks to make or receive payments from:



Any Rail

- Virtual Cards
- Physical Cards
- RTP / ACH
- Cross-Border
- Digital Assets / Crypto



Any Use Case

- B2B, B2C, and C2B
- Payouts and disbursements, receivables and incoming payments, account to account payments



Any ERP or SOR

- Embedded functionality into any ERP or other software system of record, with portals for insights

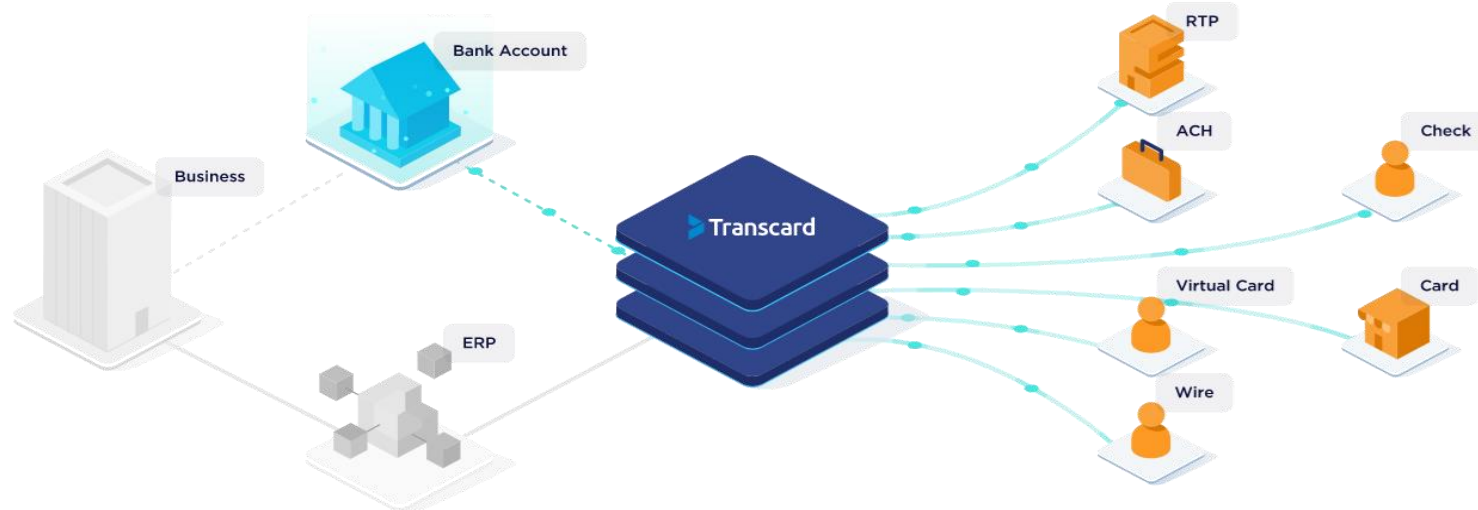
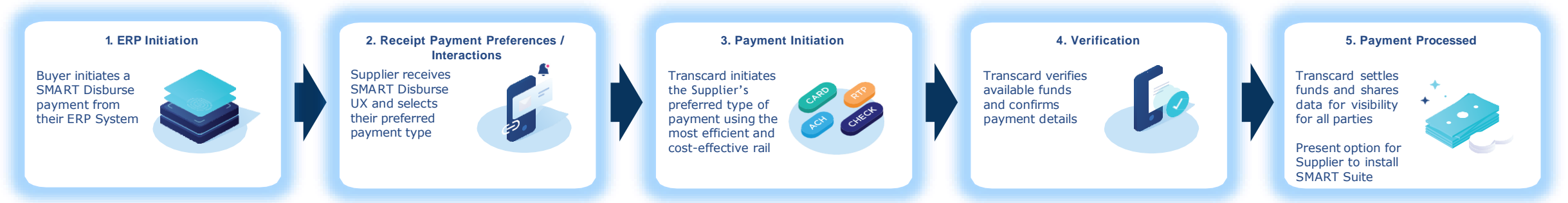


Any Bank

- Open banking integration layer can connect to any bank to facilitate payment initiation and complex payment flows

...with Powerful Workflow Automation Tools for Collaborating and Sharing Data

• how it works



● benefits



SMART Disburse SM

Accounts Payable for B2B, B2C, and C2B Transactions

Overview

- ✓ Make all payments from one place
- ✓ Support any payment network / rail
- ✓ Pay real-time or at a scheduled date / time
- ✓ Configurable payee authentication
- ✓ Easily attach documents for your payees to review and accept
- ✓ Provide seamless customer experience

Why Smart Disburse?

- ✓ Pay from any legacy system
- ✓ Never miss a payment again
- ✓ Automate adherence to payment terms
- ✓ Make a single payment or mass payments
- ✓ Enhance payment visibility
- ✓ Leverage bank-grade security



SMART Collect SM

Accounts Receivable for B2B, B2C, and C2B Transactions

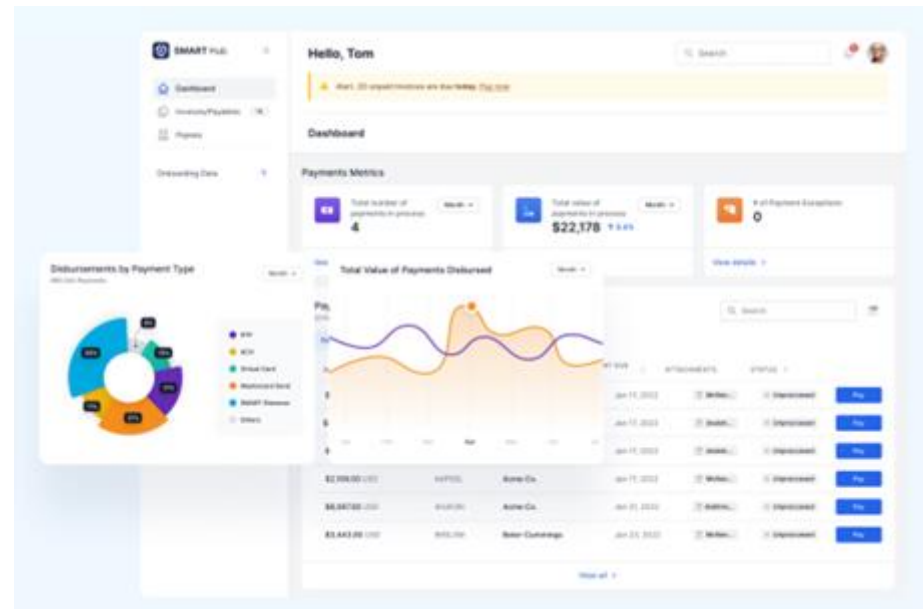
Overview

- ✓ Receive payments seamlessly
- ✓ Support any payment network / rail
- ✓ Supports real-time payments
- ✓ Easily review documents to approve receivables
- ✓ Reconcile data in real-time

Why Smart Collect?

- ✓ Receive payments in your preferred payment type
- ✓ Get paid real-time
- ✓ Get paid to terms
- ✓ Leverage bank-grade security
- ✓ Receive rich remittance details

Transcard SMART Suite demo



- guest expert

Ronald Herman

CEO, Sionic

herman@sionic.io



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RTP Send Commerce

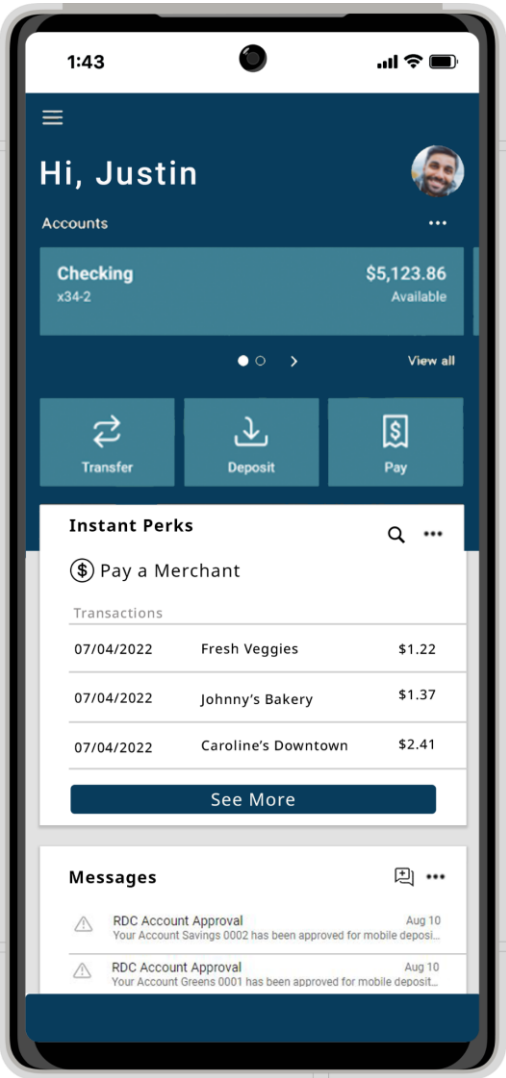
- **about us**

Sionic

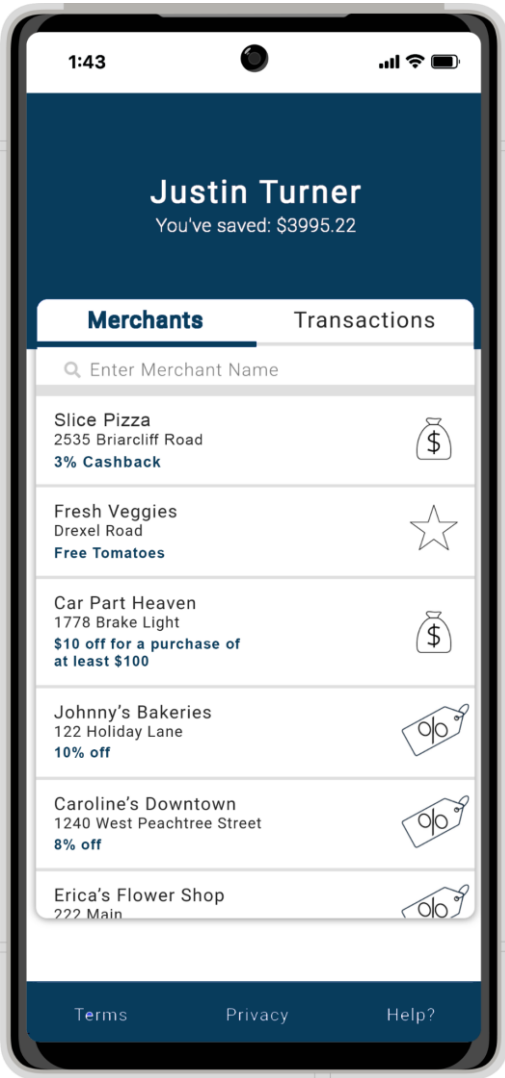
We're delivering a market-first, digital commerce experience for financial institutions and their business and personal account customers.

Combined, our solutions provide bank-to-bank, real-time payments from consumers to merchants at the point-of-sale.

● RTP–send flow



Banno Mobile Banking App





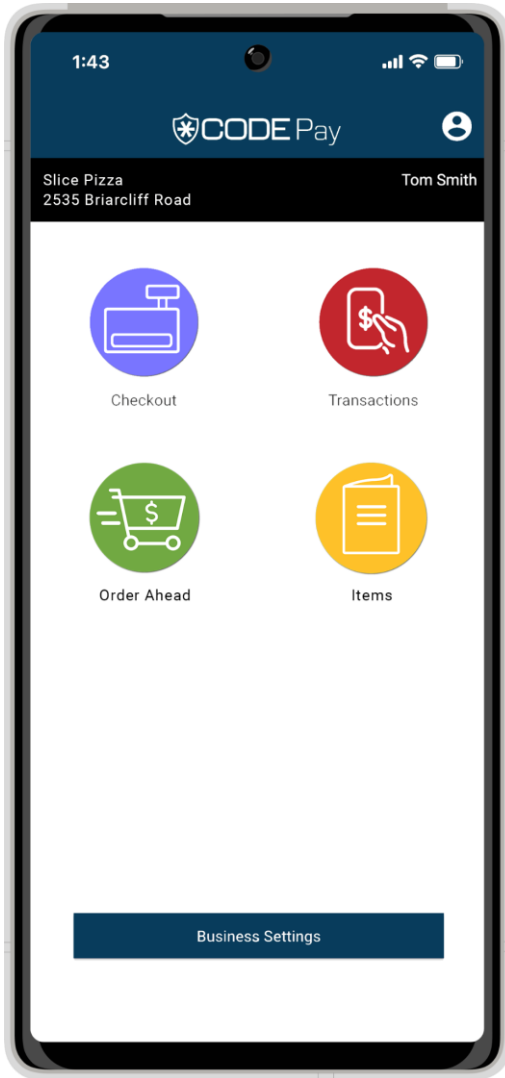
SIONIX

RTP-Send Message

Jack Henry PayCenter

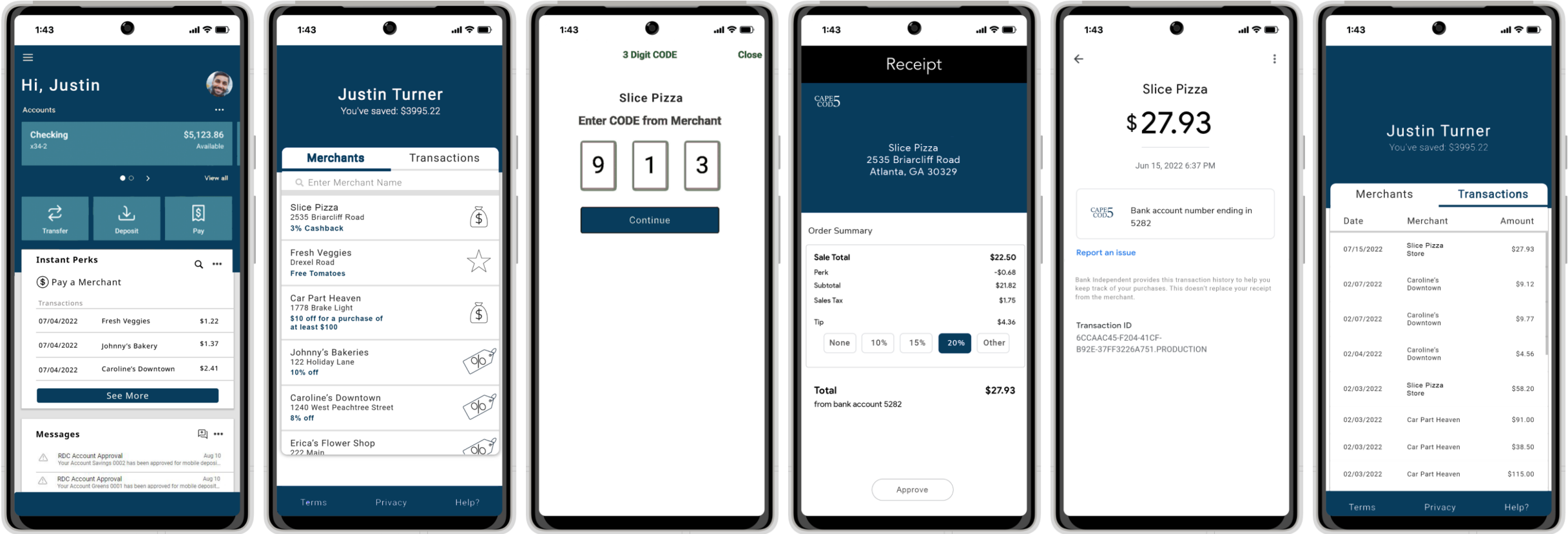
R | T | P[®]

Powering Smarter Payments

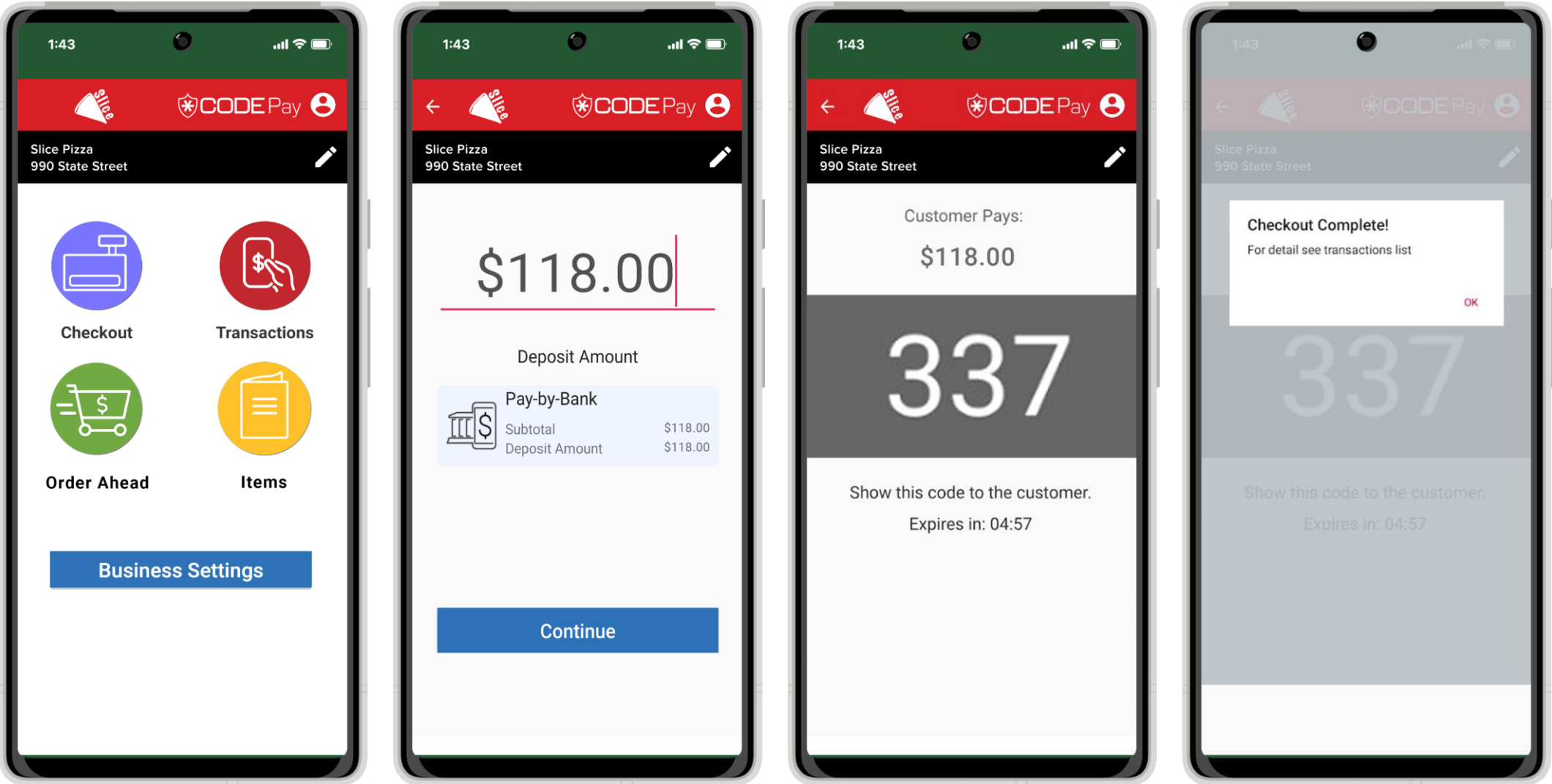


FI-Branded Merchant App

• pay by bank user experience



• pay by bank merchant experience



questions?

- quick poll #3

Which solutions discussed today would you like more information about? (check all that apply)

- RTP Send
- Instant Transfer (Payment Toolkit)
- Pay by Bank (Sionic)
- Smart Disburse (Transcard)





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