

## Digital Banking

# Alerts

Your accountholders rely on you to keep their finances secure. Build trust with them by sending emails about suspicious activity, confirmations of security changes, missed communication, and more.

Alerts can be configured for the overall users in addition to being set per account. They can even set multiple alerts of the same type for the same account, just in case they want to be delivered in multiple places, such as email, SMS, or mobile push notifications.

\*Alerts for Banno Business on the SilverLake core are only available for email and in-app messages.

## user alerts

Some alert types can be configured for the overall user rather than for separate accounts.

### Changes to personal information

A user can be notified when a Banno app has been used to change their email address, mobile phone number, username, and password.

### New device login

A user is notified when a device that has not enabled the "remember this device" toggle is used to log into a Banno app.

### Conversations

Users can prevent missing any important messages by receiving alerts when one of your team members initiates a new conversation using Banno Conversations™, or if there are any unread conversations that user has not yet seen.

## account alerts

Users can set some alert types per account. They can even set multiple alerts of the same type for the same account, just in case they want a notification to be delivered in multiple places, such as email, SMS, or mobile push notification.

### **High & low balances**

Users can be notified when their balance goes above and/or below their set threshold.

### **Large debit/credit pending or posted**

Users can be notified when there is a debit or credit transaction with an amount above their set threshold.

### **Remote deposits**

For institutions using Ensenta, a user can be notified when a check has been submitted for deposit, when the deposit has been accepted, and if a deposit has been rejected.

### **Advanced card alerts**

For institutions using MyCardRules, a user can be notified when a transaction swipe occurs, and they can set parameters based on custom locations, merchant or transaction types, and spending limits.

### **Insufficient funds\***

A user can be notified when there are insufficient funds for a transaction to post.

\*Coming soon for financial institutions on the Banno Digital Platform with Banno Business on the SilverLake core.

## **security alerts**

### **Two-factor authentication (2FA) enrollment**

By default, users are notified when a new device is enrolled in two-factor authentication.

### **External transfer account added**

By default, users receive an alert when a new external transfer account has been configured.

### **Account verification**

Some features, like Zelle®, require a one-time password to confirm account ownership. By default, users are notified when this happens, and cannot configure this type of alert.

### **High-risk transfer**

By default, any time a high-risk transfer is completed, a user receives an email notification.

### **Payee creation**

For institutions using iPay, users receive an email confirmation upon adding a new payee.

## **business alerts**

These alerts are for financial institutions on the Banno Digital Platform with Banno Business on the SilverLake or CIF 20/20 cores.

### **ACH batch**

Users can be notified as ACH batches are processed, initiated, rejected, updated, or pending approval.

### **Recurring ACH batch**

Users can be notified when recurring ACH batches are about to be initiated, about to expire, or weren't initiated.

### **Wire status**

Users can be notified when wires are ready for approval, updated, or transferred.

### **Recurring wires**

Users can be notified when recurring wires are about to be transferred or expire, or were not transferred.

### **Positive pay**

Users can be notified when there are exceptions or the review time is approaching.

### **Changes to business contact information**

Users can be notified when the business phone number or email address has been updated.

### **Business user management**

Users can be notified when new users are added, deleted, or have their permissions updated.

### **Certificate Deposit matured**

Users can be notified when their Certificate Deposit account has matured and the funds are available.

### **Incoming ACH credit**

Users can be notified when there is an incoming ACH credit for their account.

### **Incoming ACH debit**

Users can be notified when there is an incoming ACH debit for their account.

### **Incoming wire**

Users can be notified when there is an incoming wire for their account.

## **tell them what they want to know**

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).