

JHA OpenAnywhere™

Jack Henry's foundational origination solution, JHA OpenAnywhere, is building an environment where you can open consumer and business accounts all in one place - creating the experience your applicants and employees are looking for.



Unified Account Opening

Your applicants and employees alike will appreciate the ability to open consumer and small business deposit accounts online, in-person, and over the phone.



Simplified Service and Support

Connected applicant and employee channels simplify service, providing your support team with visibility into new accounts started online.



Fraud-Conscious Account Opening

Integrations with best-in-class verification and fraud prevention providers let you build a layered approach toward security, enabling quick and easy account opening.



Flexibility That Meets Your Needs

Get a quick start using our best practice recommendations, or use the powerful workflow tools in our management console to configure your application process to fit your unique goals, policies, and procedures.



Future-Proofing Your Origination

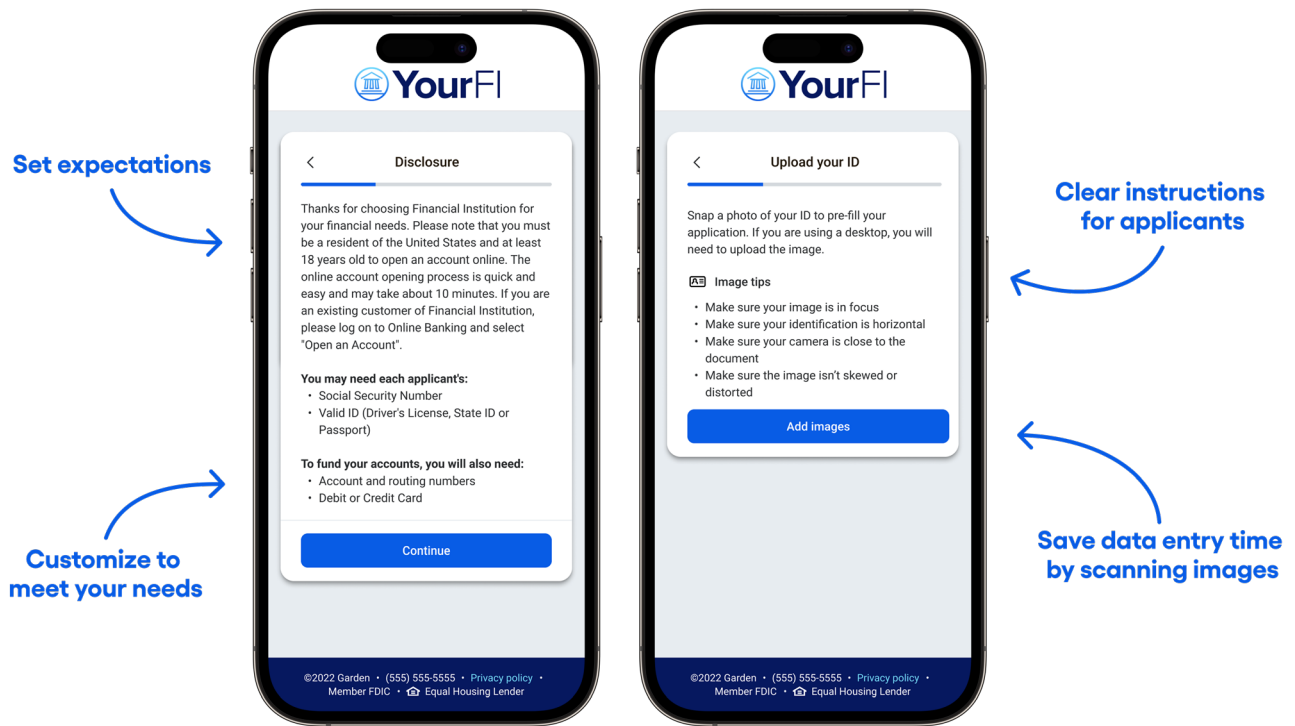
Already capable of opening accounts that support multiple lines of business and deposit account types, we're continuing to expand OpenAnywhere's functionality with Jack Henry™ Origination - our next-generation, cloud-native solution being built as part of the Jack Henry Platform™.

JHA OpenAnywhere

When you're ready for an account opening solution that lets you open accounts in the office, online, and over the phone, JHA OpenAnywhere has you covered. With support for opening consumer and business deposit accounts today, OpenAnywhere makes opening accounts intuitive, flexible, and secure.

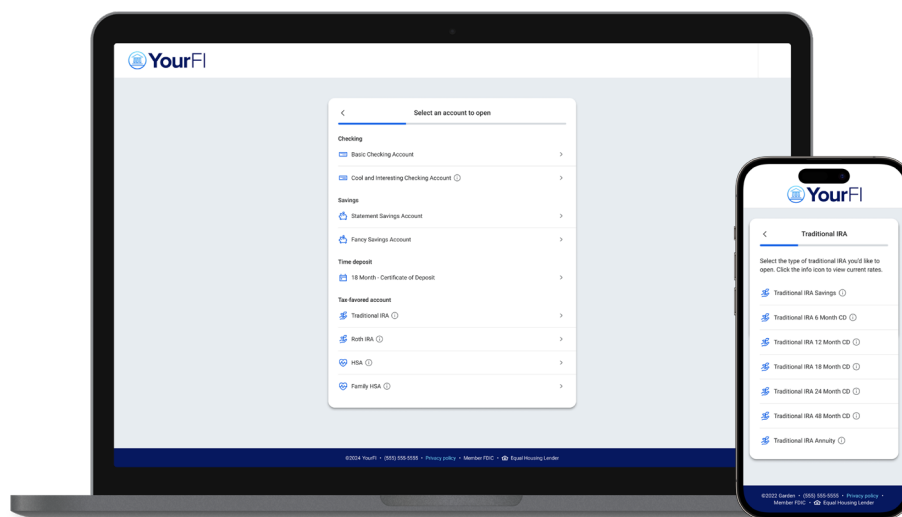
designed with intention

With a branded Applicant Channel that serves as your digital front door, an Employee Channel that powers new account opening in-branch or over the phone, and a Management Console that offers dynamic workflow configuration, reports, and native integrations, OpenAnywhere's thoughtful design has all of your key stakeholders in mind.



the speed and experience your applicants desire

For today's digital applicants, speed, flexibility, and the ability to self-serve on their individual timelines is non-negotiable. That's why OpenAnywhere is designed to open accounts within a few minutes, reducing friction and meeting accountholder expectations. It can automatically pre-fill personal information for existing account holders opening a new account, avoiding duplicate data entry and reducing frustration. Have an applicant that got interrupted by a delivery or needed to change devices? Not a problem. Applicants can pause their application and pick up right where they left off on any device.



Verification Without the Pain

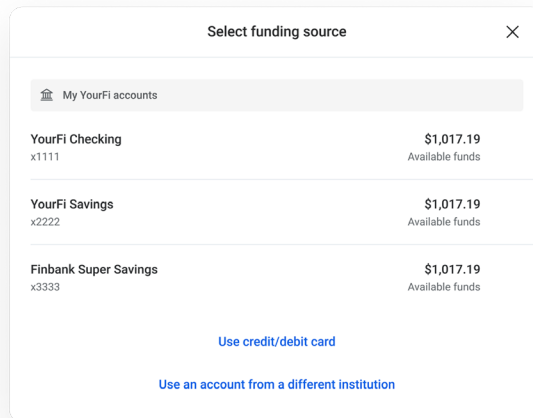
Love security but hate the thought of welcoming applicants to your institution with challenge questions that increase abandonment and discourage legitimate applicants? Use facial recognition technology that lets your applicants simply snap a selfie. The system will work behind the scenes to compare it to the photo ID provided or even run it through optional DMV validation, removing unwanted friction and speeding verification.

The Account Options They Expect

You can offer applicants just what they need with OpenAnywhere's support for checking, savings, time deposits, and tax-favored accounts like Traditional and Roth IRAs and individual and family Health Savings Accounts. Offer a full menu of options or limit the selection based on your institution's needs and goals.

Easy Funding and Beneficiary Collection

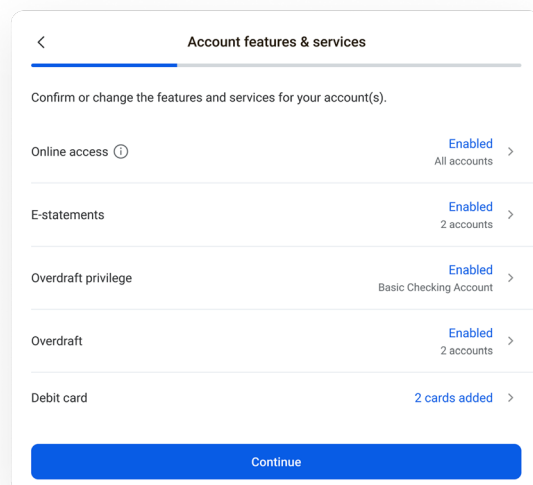
Move away from those dreaded micro-deposits with flexible account funding options that range from internal transfers and credit cards to easy funds transfers from outside institutions with our third-party integrations. You'll appreciate the speedy receipt of funds and your applicants will appreciate how easy it is to fund new accounts with a few clicks.



Ready for your applicants to designate a beneficiary (or three)? No sweat. With embedded support for primary and contingent beneficiaries, collecting the information needed to add beneficiaries is a breeze.

Deeper Accountholder Relationships

Capture applicants' hearts and create deeper relationships with easy access to add related account services like debit cards, digital banking, eStatements, and more – all without leaving OpenAnywhere. What's even better? This functionality is available in the Employee Channel as well!

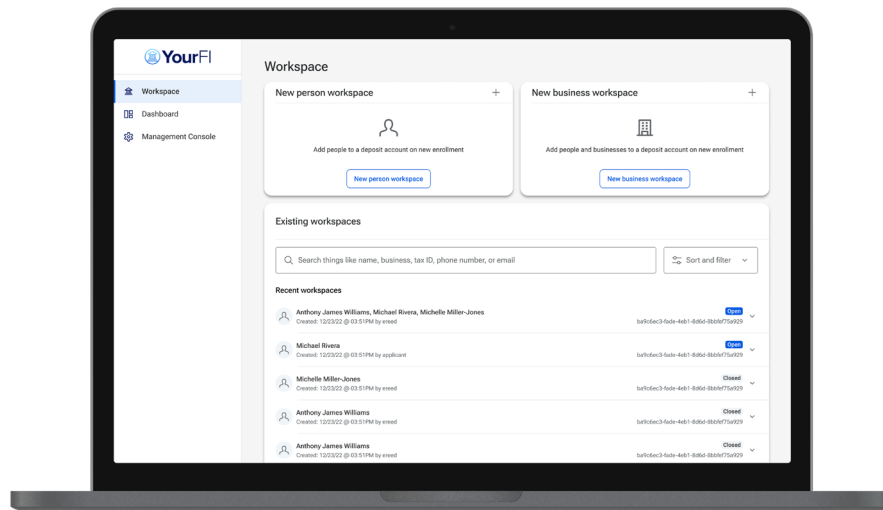


rocking the employee experience

How often are employees left behind, using clunky interfaces designed before the internet? Not this time. OpenAnywhere's Employee Channel brings a modern, intuitive experience to employees opening accounts in a branch, over the phone, or out in the field.

Everything You Need, At Your Fingertips




Empower your applicant-facing employees with the ability to complete all of their most common origination tasks. Whether it's starting a new application, reviewing or completing a pending application, or nudging an applicant to complete their application by sending a follow-up message and link, the power is in their hands.



Don't Be Left in the Dark

Even when verification services are running in the background to speed the approval process, your employees have visibility into critical information like verification status and decisioning details.

Verification

 Amy Smith asmith@gmail.com	✓ Complete	▼
 Emma Reed ereed@gmail.com	✓ Complete	▼
 John Edward Carder jecarder@gmail.com	✓ Complete	▲
✓ Fis Verification (IDVOFAC)* This service has been validated	Review	Re-run
✓ Fis Account Abuse (Qualifile)* This service has been validated	Review	Re-run
✓ Fis Authentication (IDA) This service has been validated	Review	Re-run
✓ CDD/RISK CIP Questionnaire* This service has been validated	Review	Re-run

[Continue](#)

Unchained from the Office

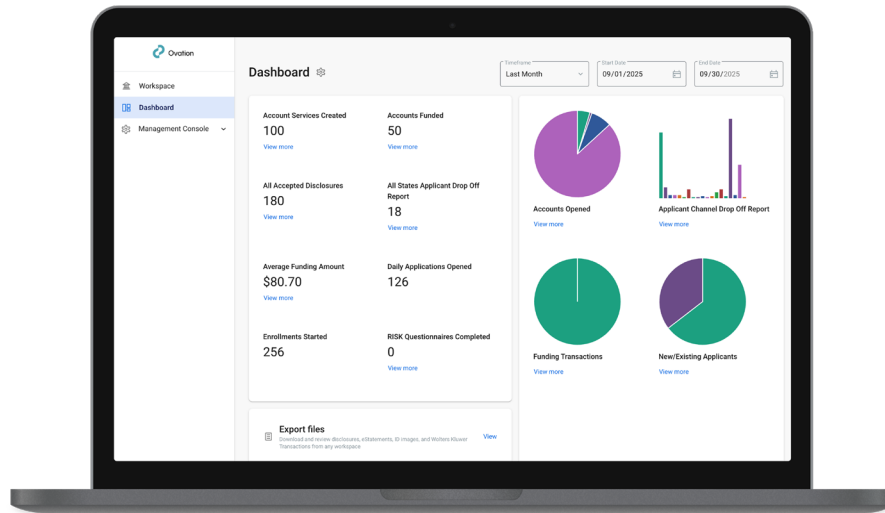
It's not only your accountholders and applicants that expect to work on the go these days. Authorized employees can access the Employee Channel from a laptop or tablet, making it easy to open new accounts, well, anywhere. Hoping to expand your small-to-medium business (SMB) portfolio? Make it convenient by meeting them at their place of business. Have a college or university in your backyard? Open student accounts right at orientation events or during family visitation weekends. The opportunities are endless when you can open accounts on the go.

a strong and flexible management console

With unique goals, operating procedures, policies, and risk tolerance, there's no reason that your bank or credit union should be shoehorned into an inflexible account origination system. Fortunately, OpenAnywhere provides a Management Console that provides the reports, integrations, and workflow configurations that you need.

Insights That Make You Better

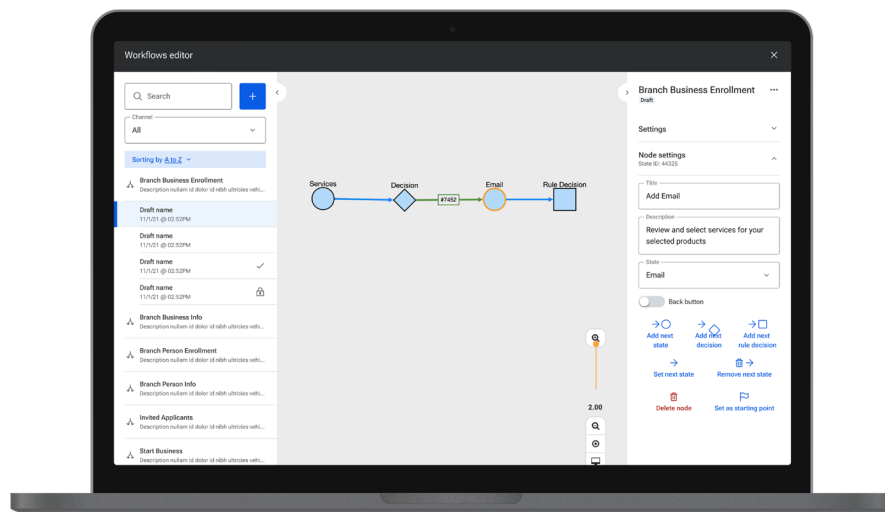
More than a pretty picture, the reporting dashboard includes a set of reports that offer at-a-glance insights and the ability to dive deep into where your applicants are in their account opening journey and where they're dropping off so you can adjust configurations over time to find the perfect balance between security and convenience.



See how many accounts were opened, understand funding sources, review completed risk questionnaires, unlock the details of failed CIP reviews, and more, all from a single, intuitive dashboard.

Workflow Configuration that Suits Your Needs

Make your account applications as simple or as involved as you'd like them to be with configurable workflows that give you full control over the account opening process. Create workflows that automate decisioning or add extra steps for actions you consider high-risk. Opt to offer different account types based on geography, require beneficiaries, or limit funding options. It's in your court.



Prefer to stay out of the weeds? Use our time-tested and pre-built best practice configurations to get started quickly, knowing that other banks and credit unions have tested and rolled out these configurations before you.

Plan Your Follow-Up

Don't leave pending applications to chance. Use the Management Console to create a predetermined follow-up schedule. Whether it's five minutes or a full week later, decide when follow-up emails will be sent to take the load off of your team. Each email includes a unique link that puts applicants right where they left off - no starting over or re-entry needed.

Core Integration for Less Duplication

Built to integrate with Jack Henry's ecosystem of products and services, OpenAnywhere speaks with your Jack Henry core to import product types, rates, ownership types, and service charge codes - no rekeying needed. It even automates CIF/name creation, account creation, digital banking access, card ordering, and more based on your institution's parameters.

stronger together

Working with select best-of-breed, third-party fintech companies helps us help you. Whether it's to protect your institution from bad actors with robust fraud detection, verification, and security capabilities, fund new accounts, or manage compliance documents, we've got you covered.

Native Fintech Integrations

Beyond our built-in capabilities, OpenAnywhere works with [key fintech providers](#) to offer best-in-class services built natively into our system.

- **Fraud prevention and identity verification:** Know your customer and protect your bottom line by safeguarding new accounts and applicants with rigorous verification measures.
- **Funding and ACH verification:** Streamline processes to facilitate safe and efficient funding from the very beginning.
- **Compliance documents:** Provide the forms and support you need for smooth regulatory adherence.

Ask your account executive about our best practices bundle to learn more about how key third-party integrations strengthen OpenAnywhere and help you protect your institution.

adoption marketing support

Get the most out of your investment with complimentary marketing materials available in the Jack Henry Marketing Center. Access a library of customizable campaigns, emails, social promotions, and online ads - all for free when you choose OpenAnywhere.

create a better account opening experience today

Let's talk about how we can help. [Reach out to our team](#) today!

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