

## BUILDING LOYALTY & MARKET SHARE THROUGH ENHANCED ONLINE SERVICES

Every financial institution must have an effective, yet user-friendly Internet banking system to be competitive in today's environment. Internet banking and bill pay systems offer customers an incredible level of service and convenience that customers enjoy and have come to expect. However in order to be successful, they must focus on education, security and usability.

It's critical that FIs educate their customers on what security measures are in place with their respective Internet offerings. FIs must continually communicate to keep their users in a state of confidence that everything is being done to protect a customer's privacy from a technology standpoint. With respect to usability, how the system navigates and whether your system is online or not can also make a difference and influence adoption. We think it's vital that all systems be consistent and offer the most current information available. We don't think usability is just about "navigation" per se - although that is important - it's also about accuracy.

Without a doubt, bill pay is a critical element in both customer satisfaction and ultimately ROI. In addition to the importance of bill pay, we believe Internet business solutions - whether you call it Cash Management or Treasury Management - targeted to small, medium and large businesses have the best opportunities to generate ROI and ultimately enhance customer loyalty.

At Jack Henry, we offer a full complement of Internet solutions for our clients. Included in our NetTeller suite of Internet products, we will develop and host their websites, we offer Internet banking, Internet bill pay, and an Internet cash management solution. These solutions are delivered via an ASP environment, which takes a significant amount of the technical burden off the FI.

We've also given the FI the ability to deliver consistent, up-to-the-second, information back to their customers. Telephone banking systems, teller systems, the ATM channel and the Internet banking systems are all integrated to give the same data to the customer at any point in time. We have more than 1,000 FIs using one or more of our Internet solutions, and this integration is a key element to making their Internet deployments successful.



**Jack Prim** is CEO of Jack Henry & Associates. Jack Prim began his career in the financial field in 1977 as a sales representative. In 1985, after eight years of learning the business, honing his skills and earning an MBA, Jack was hired at Broadway & Seymour, Inc. When Jack Henry & Associates acquired BSI's Community Banking Division, Jack Prim's decisive management style and continued successes made him the natural choice for General Manager of OutLink Services, a newly created division. After five years he was named General Manager of E-Services, a new business unit formed to combine electronic processing and outsourcing services to JHA customers. In July 2001, Jack was appointed Chief Operating Officer, where he focused JHA Operations on customer satisfaction and continued the Company's consistent growth pattern. In January 2003, Jack Prim took over as President of Jack Henry & Associates and then as CEO in July 2004.