

## JHA PayCenter™

JHA PayCenter provides streamlined, secure payment capabilities for sending and receiving transactions instantly 24/7/365 through JHA's core and complementary solutions, enabling financial institutions of all sizes to remain at the forefront of faster payments.

### WHAT IS JHA PAYCENTER?

JHA PayCenter is Jack Henry & Associates® (JHA) proprietary payments hub that provides streamlined, secure payment capabilities for sending and receiving near real-time payment transactions, 24/7/365 through JHA's core systems (SilverLake System®, CIF 20/20®, Core Director®, Episys®) and related complementary solutions.

JHA PayCenter leverages an operational infrastructure and payments expertise that would be challenging for individual financial institutions to assemble and maintain. This high availability infrastructure provides seamless connections and all the required data feeds to the payments platforms provided by JHA's faster payments partners – Early Warning Services, provider of Zelle®, and The Clearing House (TCH), provider of Real Time Payments (RTP®). The hub provides JHA's bank and credit union core clients with significantly quicker, less expensive, and more efficient conduits to these payment networks.

The opportunity to collectively represent all participating core clients with the faster payment networks also positions JHA with aggregated influence over ongoing costs, rule changes, and the strategic direction of the respective networks.

JHA PayCenter enhances and expedites financial institutions' ability to offer faster payments and the evolving payment innovations that help them successfully compete with the industry's emerging and aggressive payment disruptors. JHA PayCenter helps to strategically position financial institutions of all sizes at the center of the evolving payments channel and to participate in the transformative faster payments initiative.

### SETTLEMENT AND LIQUIDITY MANAGEMENT

JHA's payments hub provides distinct settlement services for each faster payment network. For the Zelle Network®, where settlement follows clearing, JHA PayCenter manages the complex movement of funds through ACH and the debit networks. For the Real Time Payments network, where settlement and clearing occur real-time, financial institutions can easily monitor their liquidity position through the webbased control center.

### TRANSACTION VISIBILITY

Online dashboards provide complete transaction visibility and insights, and sophisticated reporting supports all payment activities including reconciliation, aging, and settlement as required by the faster payment networks.

An intuitive dashboard allows financial institutions to monitor positions and transaction volumes, with search capabilities that support drill downs to transaction-level detail.

### SECURITY

JHA PayCenter leverages multi-layered data security and complements JHA's existing security infrastructure. It also supports the Zelle Network token management at the network level for account status changes.



## REQUIREMENTS TO LAUNCH JHA PAYCENTER

- JHA core system – SilverLake System, CIF 20/20, Core Director, or Episys
- goDough™ or Banno Mobile® or the JHA PayCenter API
- jXchange™ or SymXchange™ for API integration
- Zelle participant agreement
- RTP participant agreement
- Financial institutions must be insured by the FDIC or NCUA

## JHA PAYCENTER PRICING

Standard JHA PayCenter pricing will include a one-time implementation fee, monthly support fee, and ongoing transaction-based fees. To request a detailed pricing proposal, please contact us at [paymentsolutions@jackhenry.com](mailto:paymentsolutions@jackhenry.com).

## JHA PAYCENTER CONTRACTING

The JHA PayCenter contracting process will require execution of a schedule to existing master agreements.

## ABOUT JHA'S FASTER PAYMENT INITIATIVE

The faster payment initiative marks the first significant innovation in the payments industry since the advent of credit and debit cards. Through aggressive research and development and strategic alliances, JHA is executing on a solid strategy to enable its diverse clients – regardless of size and charter – to seamlessly participate in this transformative opportunity.

## MORE INFORMATION

Contact us at [paymentsolutions@jackhenry.com](mailto:paymentsolutions@jackhenry.com).

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