



*jha*PassPort™

Turnkey EFT Processing Platform

Every credit union needs a secure, reliable, end-to-end processing platform for electronic funds transfers – the fastest-growing type of financial transaction.

Symitar offers a turnkey electronic funds transfers (EFT) platform that supports diverse credit unions' e-commerce strategies and powers the high-demand electronic services required to meet member expectations and compete in today's financial services industry.

***jha*PASSPORT**

The Single-Source Solution

Providing your members with the ability to access their accounts and perform financial transactions 24/7/365 is not an option anymore – it is a necessity. An integral part of a favorable member experience is the reliability and security of your credit union's ATM and debit card offering, and the seamless availability of funds in a world that is increasingly dependent on paying with plastic.

To offer the convenience-driven services and the breadth of features your members expect, your credit union needs EFT processing solutions that are secure, comprehensive, integrated, and that provide the flexibility to support unique operating environments and the constantly evolving marketplace.

*jha*PassPort is a comprehensive suite of production-proven services that can keep your credit union on the cutting edge of the EFT industry, with an array of competitively distinct features and functions that are fully integrated with Symitar's core processing system – CruiseNet®.

Our single-source EFT solution incorporates:

- One of the largest switches in the country
- ATM driving and transaction authorization and processing solutions
- Innovative fraud detection and prevention solutions
- Debit card portfolio optimization
- Marketing support solutions and programs

***jha*PASSPORT SWITCH™**

Near-Real-Time ATM and Debit Card Transaction Processing Solution

Jack Henry & Associates is one of the largest switch processors in the United States. Hallmarked by single-point settlement, high availability, and 24/7/365 support, the *jha*PassPort switch is responsible for secure transaction processing through credit union's ATM and debit card networks.

*jha*PassPort enables your members to use their ATM and debit cards for cash withdrawals at any ATM, and debit cards for purchases at any Visa® Check, Discover® Debit, or debit MasterCard™ retail point-of-sale (POS) worldwide. This turnkey service processes all PIN and signature-based card transactions initiated by members throughout credit unions' proprietary ATM networks, regional and national ATM and debit card networks, and retail point-of-sale terminals.

This solution leverages a high-speed, extremely reliable environment to efficiently support your credit union's specific operating environments and to process transactions in either online or batch environments.

*jha*PassPort supports traditional self-service cash transactions as well as advanced ATM services including member-selected PINs, check deposits, and dispensing of non-cash media such as postage stamps. *jha*PassPort also supports surcharge-free networks enabling your members to easily locate and use surcharge-free ATMs. The *jha*PassPort switch automatically monitors the functional status of each ATM in your credit union's network and generates immediate terminal-specific alerts if issues arise.

This service supports the industry's highest security standards, enforcing triple DES encryption. Various levels of fraud detection and protection are available, ranging from the ability to block card use by country and predetermined Merchant Category Codes (MCCs), to sophisticated fraud scoring of each transaction through the *jha*PassPort Fraud Center. *jha*PassPort also leverages Verified by Visa and MasterCard SecureCode™, and performs host-based PIN verification, CVV checking, Track 1 name matching, and other edit checks.

jhaPassPort streamlines research and exception management with the automatic consolidation of all transaction information into a single accessible database, automates historically time-consuming functions including address maintenance and new card ordering, and offers a user-friendly reissue program for expiring or compromised cards.

This sophisticated EFT solution accommodates dynamic operating environments, the ongoing addition of ATM terminals, and seamlessly supports near- and long-term transaction volume growth.

This cost-effective, highly reliable solution can enable your credit union to generate new revenue streams from cardholder fees and interchange income, enhance member service and convenience, reduce operating costs, and enhance operating efficiencies through state-of-the-industry ATM and debit card programs. The ability to continuously monitor card use also provides your credit union with a robust database that can be used to support target marketing and incentive programs.

***jha*PASSPORT ATM DRIVING AND MONITORING SOLUTIONS**

***jha*PassPort – Outsourced ATM Driving and Near-Real-Time Transaction Authorization**

*jha*PassPort assumes full responsibility for ATM terminal driving and the authorization of ATM and debit card transactions. Using direct connections with the *jha*PassPort switch and full integration with CruiseNet, *jha*PassPort authorizes transactions based on near-real-time account balances rather than the prior day's account balances available in batch processing environments.

This low-cost solution also eliminates the inherent challenges associated with ATM maintenance, fully automates balancing, reduces ATM downtime, and generates comprehensive transaction activity reporting. A sophisticated ATM Web portal enables your credit union to maintain a significant amount of control and flexibility with the ability to send commands, view ATM cash positions, and much more – from remote locations including branches or home.

*jha*PassPort provides credit unions anytime access to ATM journals through a sophisticated online portal, eliminating the manual process of pulling the information from the physical machine. Cardholder and transaction information is available through an integrated card management system that resides on the host, eliminating the need to access separate systems.

*jha*PassPort can streamline your daily processes and operations, improve member service by increasing ATM uptime, and generate lower operating costs. This outsourced solution also improves disaster preparedness by storing data at production-proven back-up sites with an extensive disaster recovery infrastructure.

FRAUD DETECTION AND PREVENTION SOLUTIONS

Symitar's EFT fraud detection and prevention solutions enable your credit union to proactively protect itself and its members from fraud and financial losses, and support compliance with related regulatory requirements.

***jha*PassPort Fraud Center™ – Outsourced EFT Fraud Detection and Prevention Service**

The *jha*PassPort Fraud Center identifies and limits the volume of card fraud in a timely manner, minimizing cardholder impact. This managed fraud service leverages an intelligence solution that deploys neural network technology and cardholder profiling to identify fraud patterns as they occur. This sophisticated solution helps your credit union manage the risks associated with ATM, Visa Check, Debit MasterCard, and Discover Debit card transactions.

This solution automatically builds 60-day profiles of each cardholder's spending habits and uses that history to determine normal and abnormal spending behavior. Using an intelligent scoring system, Fraud Center then rates ongoing transactions based on risk ratings. This advanced process scores transactions outside the critical authorization processing path so that meaningful results are consistently obtained and false positive rates and cardholder impact are minimized.

*jha*PassPort Fraud Center generates alerts based on rules, models, cardholder spending habits, and logic that detect possible fraudulent activity within minutes of the transaction. High-risk transactions are identified and acted upon by a *jha*PassPort fraud analyst who contacts the cardholder to verify the legitimacy of the transactions. If fraud is confirmed, the card is immediately disabled to prevent further activity. If the cardholder is not available to confirm the activity, the card is set to a "blocked" card status pending further investigation.

*jha*PassPort Fraud Center generates detailed reporting, including a fraud case detail report that is e-mailed to your credit union after a fraud event occurs, a daily fraud summary that includes cases and statuses for a particular day, a monthly statistics report that shows a day-by-day account of fraud cases, and an ATM exception report that flags missing or inconsistent CIF information.

jhaPassPort Hot Card Center™ – Lost and Stolen Card Management Solution

jhaPassPort Hot Card Center is a 24/7/365 hotline that your members can call to report lost or stolen cards. Symitar’s experienced Hot Card Center representatives answer, record, and respond to each case promptly and thoroughly. A hot card status is placed on the host and the jhaPassPort switch, and an electronic message is sent to Cirrus®, PLUS, MasterCard, and Visa. Daily Hot Card Service detail reports are generated to document your credit union’s hot card activity for the previous day.

MAKING SOLUTIONS

Symitar offers proven marketing solutions that empower your credit union to deploy sophisticated technology and leverage proven promotional campaigns to improve dynamic EFT strategies and card programs.

jhaPassPort Promotions and Consulting Services™ – No-Cost Marketing Support Programs

jhaPassPort’s Promotions and Consulting Services offering is a no-cost service that can assist your credit union with staying out in front of the industry changes that affect today’s debit card market.

The Promotions and Consulting Services include:

- Consulting for Upcoming Promotions - These professional consulting services can help you plan successful promotions. Expert guidance is available during any stage of upcoming or ongoing promotions including analyzing transaction data before the promotion begins or after the promotion ends, accurately selecting target and control groups of cardholders, marketing the promotion, sourcing creative pieces, and fulfilling the prize(s).
- Data Analysis - Professional assistance is available to help your credit union analyze ATM and debit card transaction data using jhaPassPort Debit Optimizer or other data analysis utilities. These strategic planning services are intended to help you execute the most successful, least expensive campaigns for your unique cardholders. The proven process encompasses pre-planning, goal setting, timelines, and establishing the benchmarks to accurately measure campaigns and promotions.
- National Debit Card Promotions - Campaign specifics, deadlines, and ongoing updates are organized and published online (www.passporteft.jackhenry.com) for debit card promotional programs sponsored by Visa, MasterCard, and Discover cards. This service enables your credit union to take full advantage of the creative promotional incentives and pieces sponsored and funded by the national debit card providers.

EXTRA AWARDS®

The Extra Awards program offers tremendous flexibility, enabling you to satisfy the demands of account holders and reinforce loyalty to your brand. Members earn points for using debit cards or participating in any service you wish to reward, such as opening a new account.

Among the features of this program is a credit union branded Web portal for members to check points accumulated and redeem points for awards. Airline flights can be booked from a list of choices, much like popular online travel services. Users may redeem points for gift cards, hotel and car rental certificates, charity donations, or cash.

Extra Awards is also extra customizable. Members may choose to “household” points across BINs so points earned with multiple cards go to a single account. Credit unions can select a desired point accumulation ratio, create temporary extra-point promotions, or choose to reward members for shopping at local merchants.

SOLUTION COMPATIBILITY MATRIX

Jack Henry Banking® Core	Symitar® Core	Most Non-JHA Core	Non-Financial Institutions
SilverLake Systems®	Episys®	Banks	Diverse Businesses, Associations, and Utilities
CIF 20/20®	CruiseNet®	Credit Unions	
Core Director®			