

CLOUD-BASED OVERDRAFT APPLICATION

IN-DEPTH ANALYSIS & AUTOMATION BEYOND YOUR CORE'S CAPABILITIES

To deliver a consumer-centric overdraft service that meets the needs of your account holders, you need instant access to critical metrics to monitor performance easily and effectively. **PRIVILEGE MANAGER CRM®** is a powerful tool that streamlines your back-office operations, providing visibility into the day-to-day workings of your program so it remains fully transparent, consumer-focused and 100% compliant.

Picking up where your core solution leaves off, discover next-level capabilities so you can turn insights into action. From translating data into strategies, identifying trends, providing risk ratings and producing communication materials automatically, we help you run a more effective overdraft program to deliver a better service for your account holders.

Learn more about how we help you manage every aspect of your overdraft program with confidence.

ADVANCED FEATURES & CAPABILITIES

Take your overdraft solution to the next level with intuitive technology that lets you do the tasks you always wished your core processor could.

PRIVILEGE MANAGER CRM® improves daily program management for employees and streamlines the collection process. With a few clicks, you can:

- ★ Track key data and create easy-to-understand reports
- ★ Evaluate data to identify accounts that may need maintenance in the core settings
- ★ Access in-depth analytics to identify additional service opportunities
- ★ Identify account holder risk ratings for charge-offs
- ★ Produce and archive all communication touchpoints
- ★ Set thresholds that trigger communication and account holder education



THE JMFA OVERDRAFT PRIVILEGE® DIFFERENCE:

- » BETTER SERVICE
- » GREATER EFFICIENCIES
- » GUARANTEED COMPLIANCE
- » IMPROVED PERFORMANCE
- » PRESERVED REVENUE
- » REDUCED RISK

“The reports are easy to access and provide a great deal of information each month that helps us to stay on track with our program results. What’s more, our JMFA representatives monitor our results and if there is ever an area that needs improving, they will call and say, ‘We need to talk about this and see why it is happening.’”

J|M|F|A®
Four Letters. Infinite Potential.

SIMPLIFY, STREAMLINE AND STRATEGIZE

Our complete overdraft management solution puts you in control and helps your program maximize account holder awareness and satisfaction. It's easy to use, improving day-to-day program management, streamlining processes and increasing collections success. Take a closer look at everything our innovative, cloud-based application has to offer.

SECURE, CLOUD-BASED & ALWAYS AVAILABLE

No hardware. No upgrading. No additional IT expenses. No disruptions. No worries.

Our application runs via Microsoft Azure cloud computing service for continuous access, backed-up data and real-time updates as they're released.



Comprehensive Analytics & Reporting give you access to real-time performance data so you can:

- ★ Proactively identify and verify potential issues
- ★ Evaluate data trends and patterns
- ★ Analyze key performance indicators
- ★ Efficiently export reports to easily share with all levels of management
- ★ Make informed decisions and keep your program running efficiently on a daily basis



Enhanced Communication Tools save you time and resources while making account holder communication a breeze with:

- ★ Reliable email capabilities to better reach account holders and obtain quicker results*
- ★ Automatic updates for important compliance-approved language changes
- ★ Formatting and preview options for all types of overdraft program communication
- ★ Centralized management of account holder communication, including archives of all touchpoints



Training & Support make the integration of our technology seamless and easy for your entire team to use. JMFA is on your side for:

- ★ Comprehensive consulting to evaluate outcomes and gain a deeper insight to achieve program goals
- ★ Staff training and continuing education opportunities for confidence in the day-to-day management of your program
- ★ Convenient support just a few clicks away—most technical issues resolved remotely without the need to involve your IT staff

**additional communication opt-ins required*

JMFA BY THE NUMBERS:

40+
years of
experience

80+
industry
experts working
for you

> 22M
consumers
serviced—and
counting

16
industry
endorsements
and partnerships

2,250+
customized
program
installations

100%
written
compliance
guarantee