

# Snap Account Opening

Powered by **Pinnacle**

for banks on Jack Henry Core Systems

Account opening *in*  
less than 10 minutes  
*Fast. Secure. Complete.*

Pinnacle Financial Strategies

The Business for Better Banking



# SNAP ACCOUNT OPENING

Snap Account Opening from Pinnacle Financial Strategies lets your employees open customer accounts in 10 minutes or less from anywhere simply by using an iPad and Wi-Fi access.

When times change, Pinnacle Financial Strategies helps you change with them. Snap Account Opening uses mobile technology to make it easier and more convenient than ever for your customers to open a new account, while saving you time, money and paperwork.

By using iPad technology, your staff can open accounts anywhere there is Wi-Fi access, reducing or eliminating PC workstations, saving on the costs of external devices like printers and scanners, and increasing account opening capacity with no additional hardware. Even planning for remote account opening events is easier because there is no need to print paperwork or even set up a desk. One portable device does it all.

Unlike some tablet technology, Snap Account Opening interfaces directly with your core and is fully customizable. It can completely replace your new account opening system. And when you open an account using Snap, it is 100% complete in real time when you tap "Upload." No additional steps are needed to add a new account to your system. Snap fully and securely replaces your current desktop processes with greater ease and accuracy and in **less than 10 minutes**.

Snap also interfaces with your key vendors for credit/ account approval reviews, forms, debit card orders/PINs, online banking, bill pay, check orders, and more.

## Security

- All data transmitted is encrypted.
- Your bank controls all devices through user access.
- Secure sign-in is required.
- Snap uses your bank's active directory to authenticate users.

## Convenience


- Driver's license ID scan saves time by eliminating the manual keying of customer information.
- Snap opens both consumer and business accounts on the iPad.
- Drop-down selections and Snap's intuitive technology prevent errors, eliminate the need for edits or customer follow-up, and slash training time.
- Snap customers sign directly on the iPad, completing all disclosure documents with just a single signature.

## Customizable

- Snap integrates with your current workflow.
- Pinnacle experts work with your team to understand and match or improve your internal workflow process.
- Snap automates manual processes and tasks, freeing staff to focus on your customers.
- Form contents and terminology are customized for your institution.



When you're ready to start opening accounts in a Snap, we're ready to show you how.



## LEVERAGE TECHNOLOGY to expedite and simplify account openings while reducing costs and eliminating paperwork.

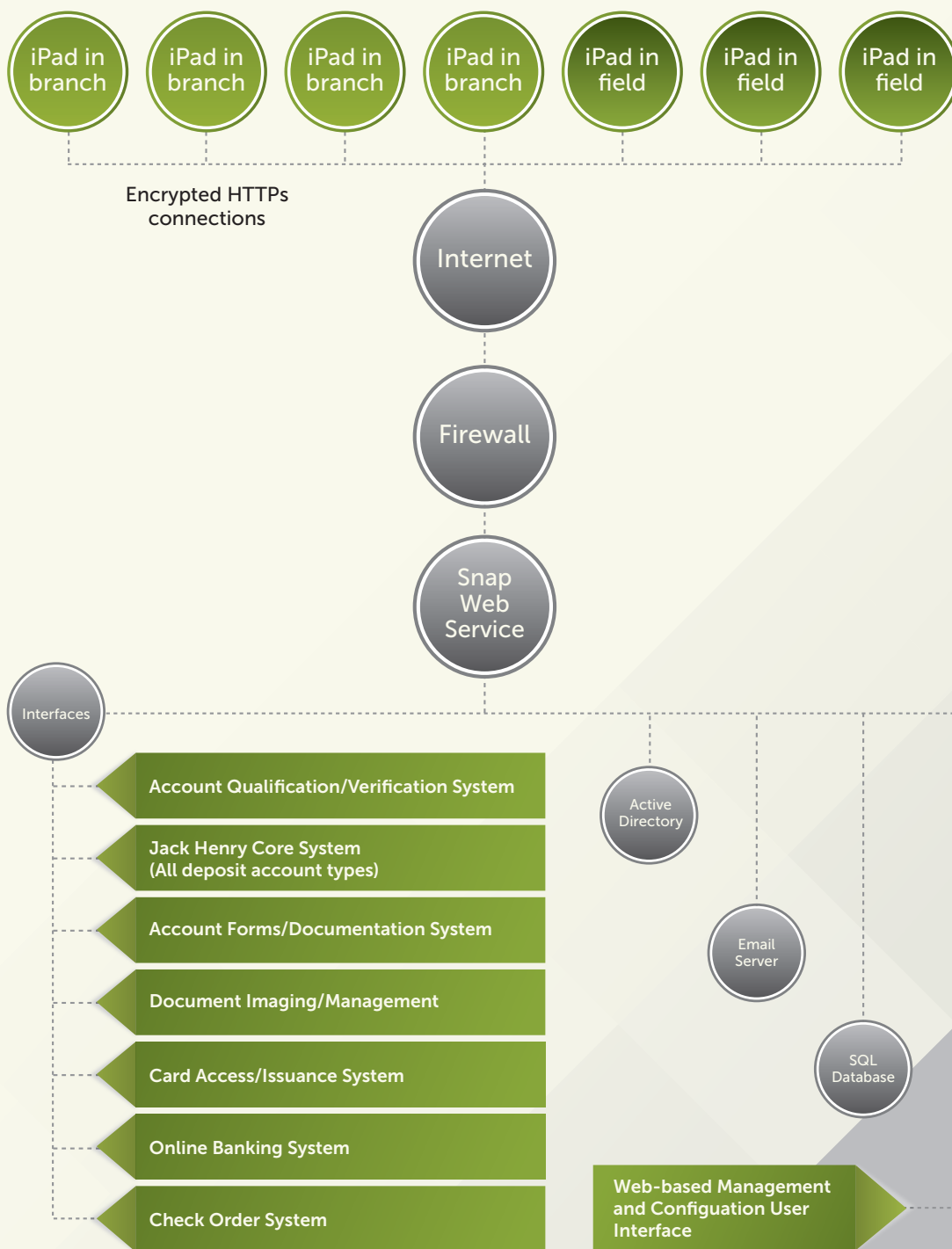
▲ **Automation of Opening Process** | Snap's fully automated account opening process enables your employees to feel confident that they've done everything possible to complete account set-up correctly, the first time. Snap's menu-driven set-up and validation process save a significant amount of time, not only at the new account desk, but also in new hire training. With Snap Account Opening, new employees become productive faster and existing employees make fewer errors.

▲ **eDisclosure and Acceptance** | The eDisclosure acceptance opportunity is built into Snap's account opening process. This enables customers to understand and acknowledge their choices on receiving account documents electronically, which is much more secure than printing documents that may contain sensitive customer information. When customers accept eDisclosures (and the majority of them do), the confidentiality of their information is preserved and you save a tremendous amount of time and expense by no longer having to print disclosures.

▲ **Disclosure Review** | Snap shows all bank disclosures for easy review with customers. It requires each document to be checked off, indicating it was discussed and reviewed with the customer. This process helps the bank ensure that employees are reviewing appropriate disclosure documents, and gives customers additional confidence in their choices of eDisclosures.

▲ **Account "Hold"** | Snap's account "hold" feature enables your employees to begin the account opening process with a customer and then hold the account and all information entered up to that point. A joint signer or business authorized signer can visit a different branch, or your employee can stop by a business or customer location and gather the additional signer information and signatures to complete the account opening process, easily and quickly merging all information into account documents. You no longer have to lose customers by requiring all signers to be present at a single branch, restart the account opening process for each signature, or print signature cards for missing signatures.

Snap Account Opening from Pinnacle Financial Strategies uses mobile technology to let your staff completely and securely open accounts anywhere in just 10 minutes while reducing paperwork, saving money, and offering greater convenience to your customers.



At Pinnacle Financial Strategies, our customizable performance measurement programs, overdraft privilege services, streamlined account opening, debit card program optimization, cash-back rewards programs and business banking solutions are designed to help institutions gain a competitive edge, attract and retain accountholders, and improve profitability.



1235 North Loop West  
Suite 717  
Houston, TX 77008

713.868.3333  
866.737.1235  
[pinnstrat.com](http://pinnstrat.com)

