



FDIC ComE-IN  
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& ASSOCIATES INC.®

- **JHA Current Offerings**

  - SMS Banking

  - WAP Supporting Feature Phones and Smartphones

  - Downloadable Applications (iPhone/iPad/Android)

- **JHA Client Base**

  - Community and mid-tier banks de novo - \$18 billion

- **JHA Retail Application Functionality**

- Balance inquiry

- Funds transfer

- Bill Payment

- Person to Person Payments

- Alerts

- ATM / Branch Lookup

- Remote Deposit Capture

- **Current Day Potential Value for Unbanked and Under Banked**
  - Mobile provides immediacy of actionable financial information
  - Mobile improves availability of financial services both from time and location perspectives

- **Future Opportunities**

- Expansion of NFC payments to reduce risk of cash
- Expansion of mobile services that currently still require branch interactions
  - Relationship creation
  - Monetary account opening
  - Monetary instrument purchase
- Allow the community bank to return to its role as educator of fiscal responsibility through digital content and transaction judgments

- **Policy Considerations**
  - CRA Credits for outreach
    - Rebalance the risk vs. reward equation
      - Provide credit for operational expenses including losses
    - Provide regulatory consideration
      - Allow latitude regarding elevated risk exposure of services for the purpose of inclusion

- **Policy Considerations (cont.)**
  - Continue to update existing regulations to foster financial service innovation while maintaining the underlying charter of the individual regulations.