

playing to win

Helping Financial Institutions
Capitalize on Ecosystem Disruption

jack henry™

ecosystem disruption

In recent decades, the financial industry has watched as accountholders have been willing to sacrifice personal service for the convenience and user experience offered by non-traditional financial service providers. Then, seemingly overnight, the COVID-19 pandemic catalyzed the digital conversation – fostering an environment of financial fragmentation in which consumers use between 20 and 30 different financial apps and services.

The result is that competitors have not just disrupted the ecosystem with substitutions for services – but they've redefined the very value of financial services, impacting competition across industries, erasing boundaries, and overturning structure.



capturing the opportunity

As competitive lines blur and conventional business models no longer fit today's challenges, you need to clearly define your strategy in four areas to capture the upside opportunity during this time of disruption:



Clear Growth Strategy



Product & Services Strategy



Service Strategy



Technology Modernization



executing the new playbook: a strategy for winning

Your playbook will require you to have both the strategic and technical agility to integrate and partner at will to compete successfully. You need a next-generation, modern technology platform that:

- Is digitally centric, cloud-native, modular, extendable and Web 3.0-enabled.
- Is open and relational.
- Delivers platform-as-a-service (PaaS).
- Offers developer toolkits and open APIs to connect and align your ecosystem partners.
- Delivers ongoing and deep integration of capabilities.
- Leverages size and scale to attract and embed the highest grade fintechs into the platform.

creating possibilities with Jack Henry

Jack Henry is pioneering future-ready financial services by modernizing our full-stack banking platform and building an ecosystem of next-generation, best-of-breed capabilities that support open integration and a real-time data strategy. Our strategy is focused on four areas:

- 1 Redefining the Core
- 2 Being Open & Providing Multiple Integration Options
- 3 Delivering Industry-leading Capabilities Across Jack Henry's Platform
- 4 Operating as More than a Core - a Banking Platform

what they're saying



"Jack Henry has a vision for the future that aligns with BCU's strategy. Their open technology enables our Credit Union to have a single, inclusive, and connected infrastructure while providing us the optionality to select the products and services of our choice to meet our members' needs. With Jack Henry, our Credit Union has the tools and support needed to help us Empower People to Discover Financial Freedom."

Scott Zulpo
Information Technology
SVP, CTO
bcu

uncovering your unique value & unlocking your potential with Jack Henry

Jack Henry is putting you at the center of our innovation – facilitating a "first stop," "first app," "first wallet" status for your financial institution. We'll help you establish a level-playing field against industry and ecosystem disruptors, so you can:

- Strategically build, differentiate, and evolve digital experiences and products in meaningful timeframes.
- Bring together the best partners to create unique value for your communities that competitors simply can't deliver.
- Reclaim personal relationships and trust by uniquely offering personal service at both moments of need and moments of relevance.

Simply put, **Jack Henry can help you play to win in a changing world.**

[Read our white paper, "Playing to Win: Helping Financial Institutions Capitalize on Ecosystem Disruption."](#)