

the must-have digital banking platform checklist

Before selecting a digital banking provider, ask yourself: If we select this platform today, will it help us serve accountholders better, compete more effectively, and adapt to changing market demands five years from now?

If the answer isn't a confident "yes," keep looking. The right digital banking platform should deliver an exceptional accountholder experience while providing the flexibility, security, and strategic value needed for long-term success.

Use this checklist to help you assess whether a digital banking platform is prepared to support not just today's needs, but your institution's future growth and innovation goals.

accountholder experience

■ Delivers a unified experience across desktop, mobile, and tablet

- Consistent user interface and functionality across channels
- Single code base and design system.
- Seamless transitions between devices.

■ Creates personalized, human-centered digital experiences

- Integrated messaging and support capabilities.
- Real-time communication options.
- Contextual engagement tools that strengthen relationships.



growth and innovation

■ Supports open APIs and fintech integrations

- Flexible ecosystem for future innovation.
- Ability to connect third-party solutions.
- Reduced dependency on custom development.

■ Includes built-in marketing and engagement tools

- Targeted messaging within digital banking.
- Personalized offers and promotions.
- Campaign measurement and reporting.

■ Supports multilingual experiences

- Language accessibility options.
- Inclusive digital experiences for diverse communities.
- Expanded growth opportunities.



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security and risk management

■ Provides enterprise-grade security and fraud protection

- Multi-factor authentication.
- Fraud monitoring and behavioral analytics.
- Secure third-party data sharing and aggregation.

■ Meets regulatory and compliance requirements

- Strong audit and reporting capabilities.
- Ongoing security updates and enhancements.
- Proven risk management framework.

analytics and performance

■ Provides actionable insights and analytics

- User engagement reporting.
- Digital journey tracking.
- Workflow completion and abandonment metrics.
- Data-driven optimization opportunities.

consumer and business banking readiness

■ Supports both retail and business banking needs

- Consumer and commercial user experiences.
- Business account administration capabilities.
- Payment approvals and user entitlements.
- Secure communication tools.

■ Enables modern money movement

- Real-time and faster payments.
- External account transfers.
- Digital wallet integrations.
- Tap-to-pay and emerging payment experiences.

digital adoption and efficiency

□ Simplifies digital enrollment and document delivery

- eStatement and eDocument enrollment.
- Digital onboarding support.



Features matter, but leadership teams should also evaluate whether a provider can **support long-term strategic objectives**.

- Automated document distribution.
- Streamlined compliance communications.

leadership checklist

Features matter, but leadership teams should also evaluate whether a provider can support long-term strategic objectives.

- Aligns with our institution's strategic growth goals.
- Demonstrates a clear roadmap for ongoing innovation.
- Integrates tightly with our core and existing technology stack.
- Lowers or optimizes total cost of ownership.
- Accelerates speed-to-market for new services.
- Provides a proven implementation and conversion process.
- Has a track record of successful client retention and satisfaction.
- Supports regulatory, security, and compliance requirements.
- Offers measurable ROI and operational efficiencies.
- Acts as a strategic partner, not just a technology vendor.

Accountholders expect fast, intuitive, secure experiences across every channel. The right digital banking platform should not only meet current needs but also support long-term growth, innovation, and operational efficiency.

If your current platform isn't providing every feature on this list, our proven digital banking experts would love [to speak with you](#) about how Jack Henry® can help.



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experiences across
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If your digital banking platform can't help you **serve accountholders better, compete more effectively, and adapt to changing market demands**, keep looking.

unlock your potential

[Learn more](#) about maximizing your digital banking platform possibilities.

For more information about Jack Henry, visit jackhenry.com.