

Jack Henry™ Rapid Transfers: solve real problems and win more deposits

The Advantage of Near-Instant Me-to-Me Money Movement

Waiting days for a simple transfer between your own accounts feels less like standard practice and more like a glitch in the system.

When accountholders are consolidating funds, funding a new account, or managing business cash flow, speed matters.

Powered by Moov and integrated into the Banno Digital Platform™, Jack Henry Rapid Transfers delivers near-instant me-to-me money movement. When you use Jack Henry Rapid Transfers, you'll solve real-world problems for consumers and businesses and win the deposit war for your financial institution.

Ready to explore how Jack Henry Rapid Transfers reshapes everyday financial moments?

emergency transfers: because life doesn't wait

Imagine this: a child's tuition payment is due today.

Your accountholder's checking account is just short of funds, but their account at another financial institution has plenty. With traditional ACH, that accountholder is stuck waiting one to three business days.



With Jack Henry Rapid Transfers, the money moves in seconds. This isn't just convenience – it's a powerful feeling of control.

Whether it's a medical emergency, a last-minute travel hiccup, or a forgotten bill, your accountholders get the power to respond nearly instantly.

wallet consolidation: from fragmented to focused

Accountholders often manage finances across multiple financial institutions, apps, and platforms.

From checking and savings accounts to digital wallets and investment tools, their financial lives are spread out, which makes it harder for them to maintain clarity and control.

Jack Henry Rapid Transfers brings it all together. This means you can offer near-real-time transfers to and from external debit cards, so accountholders can consolidate funds into one central hub: your financial institution.

No routing numbers. No waiting. Just fast access and simple money movement.

That kind of seamless experience doesn't just reduce friction – it builds deep trust. When accountholders can manage their financial lives in one place, they're more likely to stay engaged, deepen their relationship, and rely on you as their trusted financial services provider.

account funding: a frictionless first impression

First impressions matter – especially in digital banking.

People want the process to be fast, intuitive, and complete. But traditional funding methods like ACH introduce delays and friction, which leaves accountholders waiting days to access their money.



When accountholders are consolidating funds, funding a new account, or managing business cash flow, **speed matters.**

Jack Henry Rapid Transfers eliminates that wait. You gain the ability to offer secure, near-instant account funding through debit card networks, so accountholders can move money in near real time. It's a streamlined experience that mirrors the simplicity of modern payment apps and meets the expectations of mobile-first users.

For your financial institution, this means faster onboarding, fewer drop-offs, and more deposits captured from day one. For accountholders, it's a confident start to a new financial relationship – powered by speed, simplicity, and trust.

business use cases: cash flow without the lag

For small businesses, cash flow is everything.

Whether it's moving funds between operating and payroll accounts or transferring revenue from a payment processor, delays can disrupt operations and feel stressful. But you can give those business accountholders the critical advantage of rapid transfers, allowing them to nearly instantly shift capital between their accounts at your financial institution and others – or quickly move revenue from third-party payment apps.

Jack Henry Rapid Transfers provides same-day payouts to employees, fast refunds, and near real-time liquidity.

That's a game-changer for business owners who want speed, simplicity, and security.

a win for them is a win for you

Every incoming transfer is a deposit captured.

Every frictionless experience is a relationship strengthened. And every local need met is the foundation for community loyalty.



For small businesses,
cash flow is everything.

Jack Henry Rapid Transfers doesn't just solve problems for accountholders – it positions your financial institution to grow deposits, attract digitally native users, and compete with fintechs head-on.

Whether it's a Gen Z accountholder moving money between accounts or a business owner managing cash flow, Jack Henry Rapid Transfers deliver the speed and simplicity they expect – and the strategic advantage your financial institution needs.



Every incoming transfer
is a **deposit captured**.

discover the possibilities

[Get in touch](#) to explore Jack Henry Rapid Transfers and the Banno Digital Platform.

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