

why more banks and credit unions are switching to Banno™

Digital banking is no longer just a delivery channel. It's the primary way accountholders experience your institution. For many banks and credit unions, the question is no longer whether to modernize digital banking, but whether your current platform can support future growth, innovation, and relationship banking.

the real reason financial institutions switch

Most banks and credit unions don't replace a digital banking platform because they want a new mobile app. They switch because they need a platform that helps them compete with megabanks and fintechs while preserving the personalized service that makes community financial institutions unique.

The [Banno Digital Platform™](#) by Jack Henry® addresses this challenge by combining modern digital experiences, deep core integration, open APIs, and cloud-native scalability into a single platform.



four key reasons industry leaders are choosing Banno

1. Delivering a Better Digital Experience

Today's consumers and businesses expect intuitive, mobile-first experiences that make banking easy.

Banno provides a unified digital experience across mobile and online banking, simplifying everyday tasks while supporting tools such as financial wellness features, credit score monitoring, and real-time money movement.

The Impact:

- Improves accountholder satisfaction
- Increases digital engagement and adoption
- Reduces attrition to larger competitors
- Strengthens acquisition and retention efforts

2. Future-Proofing Your Technology Strategy

Many institutions struggle with digital platforms that were built for a different era, creating challenges when integrating new technologies or fintech solutions.

Banno's API-first architecture and open developer framework provide flexibility to integrate best-in-class solutions without being constrained by proprietary technology. Banks and credit unions can innovate faster and adapt more easily as market demands evolve.

In addition, Jack Henry is paving the way for a single platform that runs your entire financial institution – Jack Henry Platform™. It's a comprehensive, cloud-native platform that unifies core, digital, and all other services into a single, adaptable ecosystem, designed to integrate and streamline your operations, enhancing efficiency, security, and scalability.



Digital banking is no longer just a delivery channel. **It's the primary way accountholders experience your institution.**

The Impact:

- Accelerates innovation
- Reduces vendor lock-in
- Supports fintech partnerships
- Creates a scalable foundation for growth

3. Extend Relationship Banking into Digital Channels

Community institutions win through relationships. Yet many digital platforms focus solely on self-service.

Banno helps banks and credit unions bring personalized service into digital channels through capabilities such as secure two-way communication and integrated engagement tools. Instead of replacing relationships, the platform strengthens them.

The Impact:

- Deepen customer relationships
- Increase cross-sell opportunities
- Improve retention
- Preserve your community banking advantage

4. Simplify Operations Through Deep Integration

One of Banno's strongest differentiators is its deep integration with Jack Henry's broader ecosystem.

Rather than requiring multiple disconnected systems, Banno creates tighter alignment between digital banking, payments, deposits, lending, marketing, and operational systems.

This reduces complexity while improving data consistency and efficiency.

The Impact:

- Reduce operational complexity
- Improve data accuracy
- Streamline implementation of new services
- Lower long-term technology costs



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additional advantages driving platform replacements

Financial institutions are also choosing Banno because of its:

- Cloud-native infrastructure, enabling continuous innovation and scalability.
- Integrated payments and money movement capabilities, including real-time transfer functionality.
- Modern business banking tools that support organizations ranging from small businesses to larger commercial clients.
- Security-first architecture, including API-driven data sharing and modern authentication frameworks designed to reduce risk.

common signs it's time to switch

Many institutions begin evaluating alternatives when they experience:

- Outdated user experiences
- Slow innovation cycles
- Limited fintech integrations
- Weak business banking capabilities
- Fragmented vendor environments
- Limited real-time payment options
- Growing operational complexity

If these challenges sound familiar, a modern digital platform can become a strategic growth initiative rather than simply a technology replacement.



Banno enables financial institutions to **deliver the digital capabilities consumers and businesses** expect while preserving personal service and local relationships.

the takeaway

For bank and credit union leaders, the strongest case for Banno is not a single feature. It's the combination of modern digital experiences, open innovation, deep integration, and relationship-focused banking.

Banno enables financial institutions to deliver the digital capabilities consumers and businesses expect while preserving the personal service and local relationships that differentiate community banks and credit unions. The result is a platform positioned to support growth, efficiency, and competitiveness for years to come.



“Looking back, the switch to Banno [Digital Platform] was the **best decision we ever made.”**

Heidi Kassab

CEO, Cornerstone Community Financial

unlock the possibilities

Ready to transform digital banking into a competitive advantage? [Contact us today](#) to see for yourself why leading banks and credit unions are making the switch to Banno.

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