



Jack HenryTM Payments Orchestrator

Simplifying Payments Modernization

Payments have become increasingly complex for businesses, fintechs, and especially the financial institutions (FIs) that must support multiple rails, channels, and products while maintaining consistent operations and accountholder experiences. Without a unified approach, FIs face fragmented systems, operational inefficiencies, and missed opportunities to serve high-value commercial and fintech clients.

one entry point for embedding payments

Jack Henry Payments Orchestrator is a simple way for FIs to modernize payment offerings. Directly integrated with Jack Henry SilverLake SystemTM, it provides a single point of entry for embedding payments into the apps and workflows of corporate clients and technology companies to offer ACH, instant payments (via the RTP[®] and FedNow[®] networks), wires, and virtual accounts.

Built to support high transaction volumes and the sophisticated needs of fintech partners, this API-first platform empowers you to attract lucrative commercial clients — and their deposits — to your institution.



With virtual accounts, your institution can support clients who need to maintain thousands (or millions) of ledger balances that roll up to a single FBO account.

one platform, all payment rails

- **Instant Payments** – Through seamless integration with Jack Henry's faster payments hub, JHA PayCenter™, Payments Orchestrator connects to the RTP Network and FedNow Service, enabling real-time payments 24/7/365.
- **ACH Processing** – Process high-volume ACH transactions with a highly scalable infrastructure that requires zero back-office, supporting both Same Day ACH and standard ACH transactions.
- **Wire Transfers** – Domestic inbound and outbound wire processing is integrated into the unified platform.

virtual accounts: infrastructure for modern finance

One of Jack Henry Payments Orchestrator's most powerful capabilities is its virtual account and ledgering system. With virtual accounts, your institution can support clients who need to maintain thousands (or millions) of ledger balances that roll up to a single FBO (For the Benefit Of) account.

Each virtual account operates independently, with its own account number, balance, and transaction history, while funds are held in the primary FBO account at your institution.

Real-world use cases include:

- **Marketplaces** – Gig-economy platforms, e-commerce marketplaces, and other service platforms can issue virtual accounts and manage complex multi-party payment workflows without exposing core account numbers.
- **Digital Wallets and Payment Platforms** – Enables payment apps to offer individual user wallets without opening thousands of individual bank accounts.
- **Trading Platforms** – Streamlines settlements and maintains segregated user balances with virtual accounts to simplify reconciliation and operational requirements.

At-a-Glance

Business Value

- Generate new revenue
- Grow deposits
- Differentiate your institution
- Scale confidently
- Compete effectively

Compatibility

- Silverlake System®

unlocking new revenue streams

The most valuable commercial clients today aren't traditional businesses, but rather digital platforms, fintechs, and technology companies that have reimagined how financial services work. With Jack Henry Payments Orchestrator, you'll gain the infrastructure needed to compete for – and win – these opportunities.

With Jack Henry Payment Orchestrator, you can:

- **Generate new revenue** through high-volume payment processing fees.
- **Grow deposits** via FBO and operating accounts with commercial clients.
- **Differentiate your institution** with modern payments capabilities.
- **Scale confidently** as commercial relationships grow.
- **Compete effectively** for new fintech partners and business clients.

modern payments simplified

Jack Henry Payments Orchestrator gives you a streamlined way to modernize your payments infrastructure and scale confidently as the payments landscape continues to evolve.

connecting possibilities

[Learn more](#) about seamlessly embedding payments for both your business clients and fintech partners.

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