

White Paper

The Growth Catalyst:

a framework for selecting a long-term technology provider



strategic value, unlocked

Your tech provider should be more than just a vendor. When they are strategic – looking ahead at market disruptions and opportunities, delivering value for your financial institution and your accountholders, and standing by you through your ups and downs – they become more than a vendor. They become an asset.

As market changes accelerate, the consequences for community and regional financial institutions that fail to meet modern user preferences are becoming more severe. Being able to lean on your technology provider for their strategic expertise can be the difference between staying ahead and falling behind.

With a strong relationship built on transparency, collaboration, and tailored technology, you can secure your financial institution's long-term success. A shared success model is key, as noted by The Financial Brand: "Vendor relationships matter more than feature checklists – look for partners who co-own your outcomes, not just fulfill contracts."¹

Your ability to compete today depends on strategic tech relationships that drive efficiency, innovation, and community impact.



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the critical priority of strong tech relationships

Aligning technology with your financial institution's vision and mission is a competitive necessity. Collaboration with your tech provider should serve as a launchpad for new ideas around modern digital banking and payments strategies, enhanced accountholder engagement approaches, and AI-augmented solutions that help you streamline operations and differentiate in a crowded market. Your technology relationships can then become a growth lever, not just a cost center.

Championing the success of community and regional financial institutions requires more than short-term solutions. A provider with future-focused vision and a multi-year strategy ensures they match your ambition. From foundational technology support to architecture, integration, and evolution, the strongest providers have the infrastructure and expertise to enable your key growth goals. These relationships translate into measurable ROI and your ability to remain agile and compete with larger financial institutions, fintechs, and new entrants who are redefining industry standards.

What differentiates a strategic technology provider from a transactional vendor:

- A strategic provider shares market research, publishes modernization roadmaps, makes executives accessible, and invests in well-planned and supported acquisitions.
- A transactional vendor, by contrast, focuses narrowly on selling products, offers limited support beyond implementation, and lacks proactive guidance or long-term planning.

Strategic vs. Transactional Technology Providers

Strategic Provider

- ✓ Shares market research
- ✓ Publishes modernization roadmaps
- ✓ Makes executives accessible
- ✓ Invests in well-planned and supported acquisitions

Transactional Vendor

- ✗ Focuses narrowly on selling products
- ✗ Offers limited support beyond implementation
- ✗ Lacks proactive guidance
- ✗ Lacks long-term planning

insights and innovation that power your next move

A steady flow of insight and guidance from your technology provider helps you overcome critical challenges and elevate accountholder experiences. When they actively listen to client feedback and anticipate where the market is headed, their planning becomes your benefit.

To maintain your competitive edge – through accurate forecasting, enhanced risk mitigation, and speed to market – strong relationships and modernization should be a constant focus, not an afterthought.

The American Bankers Association spotlights the importance noting, “Banks’ relationships with their

core providers are crucial to their ability to deploy the modern, innovative tools they need to compete in today’s marketplace.”²

With new financial services entrants and apps vying for your accountholders, your provider can enable you to stay ahead of market shifts and differentiate through:

Strategic R&D

They make dedicated investments in maintaining and enhancing current systems and accelerating innovation. Utilizing flexible, cloud-based technology that integrates seamlessly with your tech stack and third-party fintechs will empower you to deliver advanced experiences that deepen accountholder engagement.

6-Month Roadmaps

They have clear timelines for upcoming features and platform developments with a proven success rate of delivery. These roadmaps help you align operational priorities with long-term technology strategies, prioritize investments, and avoid wasted expenses – so you can manage change effectively and focus on delivering value to accountholders.

Planned enhancements also strengthen your defenses. Up-to-date security features and fraud prevention tools keep your financial institution ahead of evolving threats and regulatory requirements – ensuring your fortress remains unbreakable.



“Banks’ relationships with their core providers are crucial to their ability to deploy the modern, innovative tools they need to compete in today’s marketplace.”

American Bankers Association

Key Technology Provider Innovation Elements



Strategic R&D

- » Dedicated investments maintain and enhance current systems and accelerate innovation
- » Flexible, cloud-based technology integrates seamlessly with your tech stack



6-Month Roadmaps

- » Clear timelines for upcoming features and platform developments with proven delivery
- » Up-to-date security features and fraud prevention tools

collaboration and communication – the missing link

Collaboration built on trust and open communication is a true differentiator. When your technology provider focuses on improving internal processes and streamlining operations, your staff spend less time troubleshooting and more time driving progress toward strategic goals.

What does this look like in practice?

You have both robust self-service tools and responsive human support. Relationship teams deliver the highest standards of service with a pulse on company-wide initiatives, knowledge of all the company's products and services, and direct access to the right resources and senior leadership. They have a can-do mindset and a commitment

to community and regional financial institutions, and they follow through on promises.

Your team stays informed and aligned through consistent communication. Monthly reporting, annual in-person visits, and account reviews provide accountability. Regular strategic calls go beyond issue resolution and uncover opportunities tied to growth, financial performance, and risk management.

How can you help strengthen collaboration?

To make the most of the resources available, your team should communicate openly about priorities, timelines, and challenges. Be transparent about what's working and what isn't and close the loop on action items – it keeps the momentum strong. Sharing internal insights and accountholder feedback can ensure the focus stays on what delivers the most value.

A mutual commitment to clear communication and shared ownership is essential. When both teams take responsibility for goals, actions, and outcomes, the relationship becomes a catalyst for stronger execution, reduced risk, and sustained growth.



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Collaboration and Resources That Save You Time



Robust self-service tools



Responsive human support, consistent communication, and in-person visits



Knowledge of products, solutions, and company-wide initiatives



Access to reporting, resources, senior leadership

responsible, secure, and compliant by design

As attacks on financial institutions and accountholders continue to rise, proactive measures by your technology provider are critical to protect your reputation and reduce losses. Trust and credibility come to life through strong operational principles, robust security, and a client-first mindset.

Responsible data handling is non-negotiable.

The right provider prioritizes security, privacy, and compliance for sensitive financial data – employing advanced technical and organizational safeguards to protect personal and financial information.

Staying ahead of regulatory changes requires more than reactive fixes. Look for a provider that combines expert guidance with automated compliance tools and open, cloud-native technology – avoiding outdated methods like screen scraping. This approach enables continuous updates ahead of new mandates, keeping you ahead of the game.

Confidence matters. Providers that monitor emerging fraud and security threats and leverage AI-driven risk detection help you stay proactive – protecting accountholders before they become victims. When compliance is integrated directly into technology, manual work decreases, efficiency improves, and your financial institution operates with assurance.

Proactive Measures by Technology Providers Are Critical



Protect sensitive financial data with a provider that prioritizes responsible, secure handling.



Stay ahead of regulations with expert guidance, automated compliance, and modern, cloud-native technology.



Strengthen fraud defenses with proactive monitoring and AI-driven threat detection that keeps accountholders safe.

post-install excellence: how follow-through fuels growth

Implementation is only the beginning. True value comes from what happens after installation – when the technology provider helps your team adapt to new workflows and ensures a frictionless experience.

Post-implementation support should go beyond troubleshooting – including comprehensive training resources, ongoing consulting, and strategic guidance to reduce operational risk. By helping you automate processes and improve procedures, the best providers help minimize human error while freeing your staff to focus on growth.

Accountability matters. Frequent, transparent communication, as well as ongoing reporting and reviews keep your financial institution aligned with its goals. Experienced teams – tenured professionals with deep financial services expertise – deliver insights that connect technology decisions to business outcomes.

When execution is backed by consistency and expertise, you gain more than support. You gain guidance for continual improvement, ensuring your vision of the future becomes reality.

Implementation Is Only the Beginning



Future-readying your financial institution requires more than technology – it demands a relationship with your technology provider built on trust, innovation, and shared success.

Think of this relationship like a conductor leading an orchestra. A vendor might hand out sheet music and leave, but a true conductor ensures every instrument works in harmony, adapts to the tempo of change, and brings out the best performance – so your financial institution doesn't just keep pace, it creates a symphony of growth and resilience.

explore insights from industry leaders

[Watch our video](#) on relationships that drive growth.

[Explore key insights](#) on the value of strong relationships.

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

sources

1. Nicole Volpe. *Four Overlooked Questions in Vendor Selection That Can Doom the Relationship*, The Financial Brand, accessed December 22, 2025.
2. *2024 Core Platforms Survey*, American Bankers Association, accessed December 22, 2025.