

beyond the transaction: how certainty builds small business loyalty

For a small business owner, a single late payment isn't just a line item – it's a sleepless night.

Imagine your local florist on a Friday afternoon, realizing a supply shipment won't be released until a vendor sees the payment. Without those flowers, she can't fulfill the three weddings she has scheduled for tomorrow, threatening both her reputation and her weekend revenue. When she can use Zelle® to send payments through your mobile app, the panic fades.

In that moment of relief, she doesn't just see a payment feature. She sees a financial institution who actually has her back.

solve the hidden stress of “when?”

Small business owners are often forced to make big decisions with incomplete information.

While 76% of these entrepreneurs feel confident making payments, that certainty takes a sharp dive when it comes to cash flow timing and income visibility. Only 65% feel they have a handle on when money will actually arrive or leave their accounts, creating a confidence gap that erodes their trust in the banking relationship.¹ You can bridge this gap by offering tools that prioritize predictability over simple speed.

When money moves predictably, the constant “when will it arrive?” stress simply disappears.



Address the Emotions Behind Every Payment

Every payment a small business makes is a high-stakes moment that influences whether they feel supported or exposed.

The most recent Jack Henry® Financial Sentiment Study: SMB Report shows payments are the top area of confidence for small businesses because of the control they provide. However, when an owner lacks visibility into their income, their overall satisfaction with their financial institution drops significantly.² You have the chance to change this perception by framing Zelle® as a tool for agility and professionalism.

Sending payments quickly isn't about the novelty of the technology – it's about certainty when timing matters most.

Help Your Accountholders Stay in Control

You can position your financial institution as an active day-to-day collaborator in the operations of your accountholders, rather than just a place to store money.

When you offer fast, predictable experiences like Zelle®, you help owners accept payments, manage payroll, pay suppliers, and reimburse employees without the typical waiting games. These everyday moments are where long-term loyalty is built, especially since businesses who feel supported are 23% more interested in additional payment services.³ Because you understand the pace of small businesses, you can provide the credibility they need to grow.

In short: A satisfied small business owner is far more likely to stay and grow with you.

launch your SMB strategy today

Building a marketing campaign from scratch is incredibly time-consuming and expensive, especially when you're balancing dozens of other priorities.



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With the Jack Henry Marketing Center™, you get access to pre-approved, ready-to-launch campaigns that help you move beyond generic “fast payments” talk. You’ll find assets that highlight real-world use cases, ensuring your messaging aligns with the core values of trust and credibility. This means you can shorten your time to market while keeping your brand consistent across every channel.

You have the expertise and the heart to support these businesses, and now you have the tools to show it.



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drive SMB engagement with pre-approved Zelle® marketing assets

Ready to start building deeper SMB loyalty? Launch your [Zelle® for your small business campaign](#) from the Jack Henry Marketing Center.

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

sources

1. *Jack Henry Financial Sentiment Study: SMB Report*, Jack Henry, accessed April 30, 2026.
2. Jack Henry Financial Sentiment Study
3. Jack Henry Financial Sentiment Study

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