

where innovation meets experience: why fintechs need more than a payments provider

For modern fintechs, money movement is no longer a back-office function. It's become a product strategy, customer experience, growth engine, and trust signal all at once.

Whether you're helping businesses automate payables, enabling marketplaces to settle transactions, supporting digital payroll, powering account-to-account transfers, connecting people to digital currencies, or embedding payments into a vertical workflow, the ability to move money reliably can define your competitive success.

That reality has raised the stakes. It may be easier than ever to launch payment functionality, but it is much harder to scale it with the resilience, compliance awareness, operational discipline, and banking connectivity that long-term growth requires. Fintechs can integrate a payment rail quickly. Building a durable money movement strategy is a different challenge.

navigating the broader ecosystem

Since 1976, Jack Henry® has worked at the center of banking technology, helping the industry modernize the way it serves accountholders, businesses, and communities. Across decades of payment transformation – from paper-based processes to digital



banking, real-time rails, API-driven connectivity, and increasingly embedded financial experiences – Jack Henry has developed a practical understanding of how money moves through the financial ecosystem and what it takes to make that movement secure, scalable, and trusted.

For fintechs, that perspective can be a strategic advantage. The future of payments will not be won by connectivity alone. It will be shaped by fintechs that can combine innovation with stability – and those who understand the operational, regulatory, and relationship-driven realities behind every transaction.

Jack Henry by the numbers:

- 50+ years serving the financial services industry.
- ~7,400 financial institution clients.
- ~946,000 businesses and organizations supported.
- 1.3B+ monthly transactions.
- \$254.7B+ monthly processed volume.

easy to start, difficult to scale

Embedded payments have become foundational to fintech growth because they make financial services feel native to the experience a consumer already uses. A payment no longer needs to happen in a separate portal, financial institution branch, or disconnected process. It can happen inside the software platform where work is already being done.

But embedded payments also create a new set of expectations. End-users want payment experiences to be fast, intuitive, flexible, and dependable. Businesses want better visibility, improved cash flow, and fewer manual reconciliation steps. Consumers expect funds to arrive through their preferred destination, whether that is a banking account, card, digital wallet, or another endpoint. And as payment options continue to expand, today's fintechs need infrastructure that can evolve without forcing costly rebuilds.



The future of payments **will not be won by connectivity alone**. It will be shaped by fintechs that combine innovation with stability.

The complexity increases as volumes grow. What works in a limited launch may not support new geographies, new use cases, multiple sponsor banks, higher transaction velocity, instant payment demands, or more sophisticated reconciliation needs. Scaling successfully requires more than an API. It requires redundancy, operational controls, bank-ready processes, compliance alignment, and the ability to support money movement across multiple rails.

In other words, payments are not simply a technology problem. They can be an ecosystem challenge.

finding the middle ground

Fintechs often bring speed, specialization, and customer-first design to markets that need innovation. Community banks and credit unions bring trust, deposits, regulatory accountability, risk management discipline, and access to the financial system. The strongest embedded payments models depend on both sides working well together.

That is not always simple. Financial institutions and fintechs often approach partnerships with different operating models, timelines, vocabulary, and risk thresholds. Fintechs may prioritize speed to market and product iteration. Financial institutions must also evaluate compliance, fraud, operational readiness, liquidity, customer impact, and reputational risk. The gap between those perspectives can slow promising programs before they reach scale.

Jack Henry is uniquely positioned in that middle ground.

Any payments provider can claim innovation. Far fewer can point to more than half a century of experience gained through billions of transactions, thousands of financial institution relationships, and continuous modernization across multiple generations of payment technology.

optionality: the new payments advantage

The next era of money movement will not be defined by a single rail. ACH remains essential for many high-volume and cost-sensitive use cases. Wires continue to serve high-value and time-



Scaling embedded payments requires more than an API – it requires **redundancy, operational controls, bank-ready processes, compliance alignment, and multi-rail support.**

sensitive needs. Book transfers can help optimize liquidity and internal movement. Real-time payment networks such as RTP® and FedNow® are expanding expectations for speed and availability. New endpoints, new use cases, and new consumer preferences will continue to emerge.

That makes flexibility critical. A fintech that builds around one payment method may be able to launch quickly, but it can also limit its ability to adapt. Different transactions may call for different approaches depending on urgency, cost, risk profile, customer expectation, and cash flow needs. A business sending payroll may have very different requirements from a marketplace distributing seller funds, a platform reconciling rent payments, or a treasury team optimizing liquidity across accounts.

Future-ready fintechs are not simply looking for payment access. They are looking for orchestration – the ability to connect, route, reconcile, monitor, and scale money movement in ways that support the business model today and preserve optionality for tomorrow.

a new approach to payments orchestration

Jack Henry™ Payments Orchestrator is built for this environment. It gives fintechs a way to connect with sponsor banks and build money movement products through one platform, with access to multiple payment rails including ACH, wires, RTP, FedNow, and book transfers. The platform also supports modern APIs and real-time webhooks designed to improve integration, responsiveness, and transaction visibility.

For fintechs, that combination matters because it can reduce the burden of building and maintaining separate connections for every payment method or banking relationship. Jack Henry Payments Orchestrator provides a pathway to scale across a network of sponsor bank partners through a multi-bank API, helping fintechs gain processing redundancy, improve portability, and streamline scaling with a single integration.

The platform also supports virtual accounts that can function as ledgers for more efficient reconciliation, transaction visibility, and



A fintech that builds around **one payment method** may be able to launch quickly, but it can also limit its ability to adapt.

inbound payment management. For fintechs operating at scale, these capabilities can help reduce manual processes, improve transparency, and support more complex payment flows without sacrificing control.

Just as important, the platform is not positioned as a replacement for the broader relationship between fintechs and financial institutions. It is designed to help enable that relationship. Sponsor banks remain essential to embedded payments programs, and Jack Henry's long-standing financial institution relationships can help fintechs navigate the landscape with greater confidence.

reliable, sustainable money movement at scale

For fintechs evaluating embedded payments partners, the question should not be limited to which provider can connect to a rail. The key question is, "Which partner can help us scale money movement in a way that earns trust from customers, financial institutions, regulators, and the broader market?"

the bottom line

Fintechs are reshaping how businesses and consumers interact with money. But as those experiences become more embedded, more real-time, and more central to daily financial life, the infrastructure behind them must become more resilient, flexible, and FI-ready.

The future of embedded payments belongs to fintechs that can pair innovation with trusted infrastructure. By partnering with Jack Henry, fintechs can gain access to decades of payments expertise, deep banking ecosystem knowledge, and a proven foundation for growth.



The future of embedded payments belongs to fintechs that can **pair innovation with trusted infrastructure.**

Why fintechs are choosing Jack Henry:

- More than five decades of supporting financial services.
- Deep relationships across the banking ecosystem.
- Trusted by thousands of financial institutions.
- Expertise connecting technology innovation with banking infrastructure.
- Deep sponsor bank and banking ecosystem expertise.
- Experience across B2B and B2C payment use cases.
- Modern payment infrastructure through Jack Henry Payments Orchestrator.
- Trusted partner connecting fintech innovation with banking expertise.
- 6% annual same-FI transaction growth.



Future-ready fintechs are not simply looking for payment access. They are looking for orchestration.

unlock the possibilities

[Learn how](#) Jack Henry Payments Orchestrator helps you embed and scale modern payment experiences.

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