

5 must-haves for real-time money movement

Delivering real-time money movement isn't just about keeping pace with consumer expectations. It requires the right technology, controls, user experience, and operational strategy. Solutions like **Jack Henry™ Rapid Transfers** are built to solve this challenge.

To launch a successful real-time, me-to-me (account-to-account) transfer experience, make sure the solution your financial institution chooses meets these **five key criteria**:



1.

delivers immediate impact

Successful implementations start with technology that provides value from the very beginning. Look for a solution that leverages an established payment infrastructure and provides near-instant money movement without requiring a complete payments transformation.

The Rapid Transfers Advantage: Enables near real-time me-to-me transfers using trusted debit card networks, helping you quickly deliver the speed today's accountholders expect.

2.

prioritizes security from day one

Real-time payments leave little room for error. You need built-in controls – like multi-factor authentication, account validation, and risk-based monitoring – to stop fraud without disrupting the user experience.

The Rapid Transfers Advantage: Integrates two-factor authentication, real-time transaction monitoring, and multi-layered fraud tools, giving you maximum security with zero added friction. Your financial institution is indemnified for any unauthorized transactions by enabling protection tools for high-risk actions within Banno™ and signing an additional addendum to the Moov Agreement.

3.

simplifies the accountholder experience

Adoption depends on ease of use. The best transfer experiences minimize friction, reduce manual data entry, and allow accountholders to move money between accounts with minimal effort.

The Rapid Transfers Advantage: Offers an intuitive me-to-me transfer experience that eliminates much of the complexity associated with traditional account transfers, making moving funds quick and effortless. The Rapid Transfers option is embedded into the traditional digital banking app and transfer flow. It becomes a new option for users who need a secure and fast way to move funds between accounts.

4.

establishes precise operational controls

Implementation should include flexible administrative tools that protect your financial institution while keeping transfers fast and convenient for your accountholders.

The Rapid Transfers Advantage: Provides configurable transaction limits, velocity controls, monitoring capabilities, and streamlined dispute-management processes that enable you to maintain control while supporting modern payment expectations.

5.

aligns with your long-term growth strategy

Real-time transfers shouldn't just be an operational upgrade – they should advance your broader business goals by deepening relationships and protecting your core deposit base.

The Rapid Transfers Advantage: Boosts digital engagement, reduces deposit attrition, attracts digitally focused consumers, keeps funds within your ecosystem, and gives you the competitive edge needed to win against fintechs and large financial institutions.

To meet rising accountholder expectations, you must deliver fast, secure, and seamless money-movement experiences that build loyalty, strengthen relationships, and sharpen your competitive edge.



win with faster money movement

[See how](#) Jack Henry Rapid Transfers helps you deliver secure, near-instant transfers while preserving the control, flexibility, and confidence your organization requires.

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

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