

# how ConnexPay rebuilt its payment backbone with Jack Henry™ Payments Orchestrator



## ConnexPay

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[www.conexpay.com](http://www.conexpay.com)

### Locations

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### Founded

2017

### Technology Solutions

Jack Henry™ Payments Orchestrator

In the high-velocity world of fintech, reliability isn't just a feature – it's the air companies breathe. So in 2023 when **ConnexPay's** ACH provider dropped a bombshell – giving them less than two months' notice before discontinuing their service – the situation wasn't just a “vendor change.” It was a potential major disruption for their ACH capabilities and their payment ecosystem.

Headquartered in the greater Dallas area, ConnexPay is a payments technology provider that seeks to align incoming customer payments with outgoing supplier payments, eliminating working capital constraints for its clients. The company, which also has an office in Alpharetta, GA, handles thousands of ACH transactions (\$10 billion+ annually) for a diverse roster of clients. Supporting travel, insurance and vertical SaaS platforms with complex payment flows, these clients depend on ConnexPay to orchestrate and innovate their payment operations.

## a race against the clock

Most enterprise-level integrations are measured in quarters, not weeks. Facing a hard termination date, ConnexPay was staring down a potential blackout period where they would be forced to discontinue ACH payments entirely. The ripple effect for their customers – disrupted cash flows, missed supplier payments, and operational chaos – was an unacceptable risk.

ConnexPay turned to Jack Henry Payments Orchestrator, a solution with sophisticated architecture that could handle the complexity of their dual-sided payment model without the bloated timelines that are often typical of legacy banking tech.

During implementation and discovery meetings, it became clear additional features could be leveraged to further ConnexPay's payment strategy. These features included:

- **Webhooks** for real-time transaction updates to back-end systems.
- **Virtual accounts** for improving reconciliation of inbound payments (ACH, Wire, and RTP® payments).



Jack Henry Payment Orchestrator's virtual accounts allow unique account numbers to be created by API in milliseconds.

- **Third-party processing support** for ACH payments. Specifically, the ability to use the Payments Orchestrator API to create ACH payments with unique company names and company entry descriptions. This point was crucial for ConnexPay's ability to create payments on behalf of their customers.

## testing and go-live

Once ConnexPay had completed integration testing in UAT, they began controlled testing of each payment use case in production to ensure backend ConnexPay systems were properly ingesting transaction information via Payments Orchestrator's API responses and webhooks. This testing progressed rapidly as Jack Henry's UAT environment allowed for proper end-to-end testing, thus easing the transition to production.

ConnexPay began routing ACH transactions the week before Christmas that year. The Jack Henry team carefully reviewed the first processed production transactions and remained available for questions during the project's hypercare phase. The go-live process was straightforward, and ConnexPay was able to fully migrate from their legacy ACH provider to Jack Henry Payments Orchestrator a week before the deadline.

## reconciliation improvements

Jack Henry Payment Orchestrator's virtual accounts allow unique account numbers to be created by API in milliseconds. These accounts provide specific deposit instructions for individual customers to make payments (ACH, wire and RTP payments). This removes the uncertainty as to where a payment has come from or its purpose.

Previously, ConnexPay would receive thousands of inbound payments every day, transactions which had to be manually reconciled so funds could be allocated to clients. Virtual accounts allow for auto-reconciliation and real-time allocation of funds.



“Jack Henry aimed and hit the bullseye for ConnexPay, with their ACH and virtual account solution streamlining implementation in under 30 days and exceeding even our high expectations.”

**Ben Peters**

CEO of ConnexPay

Leveraging Payment Orchestrator’s virtual accounts, ConnexPay was able to save, on average, four hours per day reviewing incoming payments. This time savings enabled clients to receive their funds faster, enhancing ConnexPay’s offering.

## scalability + superior payment transaction data

In the 12 months after go-live, ConnexPay’s ACH volume increased over 500%. Virtual accounts have become an integral part of how ConnexPay processes transactions in large volumes. Virtual accounts are also used in wires and RTP payments, further simplifying deposits process for customers.

Jack Henry Payments Orchestrator’s API and webhooks have also made it possible to automate processes that power ConnexPay’s solution. Webhooks allow ConnexPay to update transactions with their specific status providing an accurate indication on the life cycle of each payment. This rich information is reflected within the customer’s ConnexPay UI (Bridge).

## from survival mode to strategic strength

By successfully integrating Jack Henry’s virtual account structure under extreme pressure, ConnexPay didn’t just keep the lights on – they’ve flourished.

“Jack Henry aimed and hit the bullseye for ConnexPay,” explains Ben Peters, CEO of ConnexPay. “With their ACH and virtual account solution streamlining implementation in under 30 days and exceeding even our high expectations.”

Today, ConnexPay is more than just “back to normal.” They are faster, more integrated, and backed by an architecture specifically designed for the future of payments. Demonstrating that in the face of a ticking clock, the right technology and vendor support can make all the difference.

Peters adds, “We remain confident in a long and prosperous relationship.”

## connecting possibilities

[Learn how](#) Jack Henry Payments Orchestrator can embed payments to move, store and manage money at scale.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).